A STREAK OF LUCK

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A STREAK OF LUCK

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HARRY DALE'S JOCKEY
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STUCK UP
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THE DOUBLE EVENT
ON AND OFF THE TURF IN AUSTRALIA

GEORGE ROUTLEDGE AND SONS, LIMITED.

A STREAK OF LUCK

A TALE OF RACING IN AUSTRALIA

By BOB ALLAN

LONDON : GEORGE ROUTLEDGE & SONS LTD.
NEW YORK : E. P. DUTTON & CO.
1903.

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CHAPTER I

Tom Heathcote sat in a little café in Sydney, brooding over his troubles. Banking had always been distasteful to him. The balancing of accounts, and the counting of sovereigns that were not his own had jarred on his nerves ever since his father, presumably in an evil moment, had obtained for him a position in one of Sydney's leading establishments.

He sipped his wine idly, and as he glanced over a sporting paper, his thoughts went back to the "long ago," to the days when the sound of galloping hoofs was his only

music, and the blatant cries of the leather-lunged bookies was a sweeter sound than the roar of the great city of which he was so insignificant a part. A good horse was his weakness, in consequence of which he was a frequenter of "tote" shops and betting houses where the white chalk names on the black-board fascinated him, with the market odds and the accepted weights in long, alluring columns.

He liked being among the horsey gathering of men, the punter, and the miserable "pimp"; the pale-faced clerk chancing his few shillings on the "deadest of dead birds," and the brick-faced bandy-legged man from the country who, if he did not know the intricacies of betting, is a good judge of a horse.

Thin-faced men stood by him smoking

the eternal cigarettes, and a few of them pencilled notes or figures. All were strangely silent, that curious silence attending upon men who have congregated for a definite purpose. Occasionally the sharp click of money changing hands across the "wager" counter, or a low inquiry as to odds broke in upon the quietness of it all. Men came and lingered a moment, some in doubt, others again decided, as to their special fancy. The jargon of the "turf" broke through once or twice, and at times the seedy-looking party with the never-failing system of striking winners might be detected creeping upon the conversation of doubting clerks, or men from the country making a first "flutter" among the wicked of Sydney, and offering to put them on to the "surest snap," or the "straightest tip,"

and all for a monetary consideration that wouldn't purchase more than four drinks.

Heathcote edged over to the board whereon the weights for the approaching Hawkesbury Meeting were chalked up. There was nothing in it that he cared to speculate upon. His experience of this pretty country club was not of the brightest. He was conscious of the last time he "punted" there; the Sydney "talent" had the show cut up between them, and the punting public went down. "Park Stakes!" His eye ran down the column of weights. Most of the horses were familiar to him; Sydney representatives; and one stood as good a chance of victory as the other. A voice behind him murmured "Trencherman! 'E might! 'E's on'y humpin' seven stone!" The voice was silent again.

Suddenly Heathcote became interested, his large soft eyes lightened; the name of a horse far down the list attracted him. "Beesting!" he muttered. "Now I wonder!" He looked long at the white chalk lettering, and thoughts of healthy racing among the bush boys came back to him.

He took out pencil and paper mechanically and noted the horse's weight. "Seven stone eight! Six furlongs. By Jove! he could do it!"

Some one spoke to him timidly from beside the board, and he looked down. A rat-faced undersized boy, very ragged and dirty, looked up at him. The lad's eyes were stuck back in his head like gimlet holes. He crouched back against the board waiting; then just as Heathcote's gaze was leaving him again, he spoke.

"Don't back 'im, mister? Trencherman 'll beat 'im."

"Don't back who?" queried Heathcote shortly; he did not like those tote-house "pimps."

"Beesting, mister."

Heathcote looked at him curiously.

"Do you know the horse?"

"Yes! mister. 'E's fast, but the colt's breedin' 'll beat 'im. Y'see Beesting's sire's al'right. Ruenalf! Flaneur! You can't beat it! But it's dam—the throw-back's a'lright, but she ain't clean-bred."

Heathcote was stubborn, he had made up his mind, but the pinched cheeks and trembling lips of the boy softened him; he gave the lad two shillings, more in pity than with any intention of paying him for information he considered no good.

"Thanks! mister. But don't you back 'im; I know 'em all. I was riding at Randwick 'fore them beastly A.J.C. 'cows' sent me 'up.'"

"Yes!" said Heathcote idly, "and what did you do? Why did they send you up?" The boy came close, and his gimlet eyes were alight. "'Cause nothin'! Gaybird's jockey jams me on t'rail, and I draws the whip 'an slashed 'im. 'E jams me knee, an' I hollers 'pull out!' but 'e only come it worse, so I lets me whip-'and go. That's all!"

The boy suddenly slunk away, for one of the clerks had spotted him, and this "touting" was against the etiquette of such a large betting establishment. A few moments later, Heathcote went out into Pitt Street and made his way through

the crowd of sports, "pimps," "gims," "cranks" and "straight goers," leaving the racing "patter" behind him.

Throughout the afternoon Heathcote went at his work mechanically. His brain was full of the chances, and urgent necessity, of making a big "pot," and shortly. He was heavily in debt, and those miserable chickens of his—the harmless little I.O.U.'s—were coming home to roost thickly. His prospects were becoming more hopeless each day, and he hardly dare contemplate the final settlement. The hook-nosed fraternity would bail him up at the very counter of the bank; it needed only the prick of a pin to burst his financial balloon. The first warning cry had reached him from "Judea" that morning, conveying demands for prompt payment of monies lent or exposure would follow.

A big "pot!" that's what he wanted, and naturally, this bank clerk, with expensive tastes and racing tendencies, turned to the horses. Again for the hundredth time that afternoon the name "Beesting" lay upon his senses; and the long columns of figures in his ledgers stared back at him temptingly, reading "odds" and "evens," and "doubles," giving rise to dreams of salvation. He knew this "Beesting." The year before he had, following the advice of the owner, backed him to win a few pounds at an unregistered "meeting," some distance from Sydney, and the strong bay horse, running in good company, had romped home an easy winner. So now, as he thought, he decided to write to the owner for information. He was intimate with the man, and more than once they had "risen" or "gone

down," on the gallop of a horse, not so long ago. He had infinite faith in the owner of Beesting, both as a cute sport and a judge of pace and "form." He decided, if Jim told him that Beesting was going for the Park Stakes, that he would be there, and back him down to the last dollar, even if he had to borrow from the sacred coffers of the bank. The thought brought the blood slowly to his face, and a mist came across his eyes. He was desperate! No! he must not take it. But why not? He was so deeply involved; it would practically amount to "hit or miss," because with his liabilities pressing upon him from many sources he must sooner or later go to the wall. He thought steadily for a long time, his eyes staring before him, his lips pressed tightly. Then at last he decided upon the

first move in this coming drama, or tragedy. He wrote to the owner of Beesting asking for information.

"Will he do the distance?" he wrote. "Can he stay it out?" and the words with the ink still wet seemed to him alive; impregnated with his own intense feeling. He knew that good odds could be obtained about the horse, for Beesting was practically unknown on the Sydney sporting market. That this outcast, this starter at unregistered meetings, could make it "willing" for horses like Trencherman, Olivia, Transvaal and others, was hardly probable, to the outside public, but Heathcote knew from experience that the country "neddy" could break fifty for four furlongs, and had done fast work up to a mile without showing to great distress.

"Send me an early reply," he finished, "and I will take a run up to Windsor on Wednesday."

Heathcote addressed the letter, and as though fearing his own weakness, he posted it; he would not allow himself to reason. As he kept saying again and again, "It'll be hit or miss! If the horse is working strong and well, I'll back him down to a finish." He reckoned upon getting ten to one at least, as only recently Beesting had been reinstated under the A.J.C., and this was to be his first effort. That evening before dinner Heathcote went to the betting shop again, and stared long at the lists on the boards, and "Beesting, Park Stakes, 7.8," stayed with him. The horse still stood at ten to one, his price had not shortened, but the public was strong upon Transvaal and Olivia, while some

were nibbling Trencherman at eight to one.

Heathcote went into the street biting his nails, for try how he would to throw it from him, the words of the Jockey-boy stuck—"Trencherman 'll beat 'im, mister."

A prey to superstition he went round the corner of King Street, and surreptitiously tossed a coin. "'Head's,' Beesting! 'Tails,' Trencherman!" It came down "heads." "I'll stand by Jim's horse for the sake of old times," he muttered.

CHAPTER II

ISAAC MOSENBERG was a money-lender; a moneyed man and a patron of the turf. He was fat and heavy, having more than his share of the proverbial proboscis attendant upon the Chosen Race. Mosenberg was hardly what one would call a self-made man, having inherited most of his wealth from his deceased father. He had gone through the usual course at college, without particular distinction, his chief failing in the eyes of the headmaster being his inordinate love of getting up sweeps on current events, and lending his needy schoolmates small sums at usurious interest. He still lent money,

and the usury had not decreased in proportion to his growing years and wealth. Although of late years taking no active part in racing, Mosenberg was well-informed, and "right up to the nick every time," as he put it. His carriage horses were equal to anything in or around Sydney; his "table" was perfect, from a gastronomic point of view, and Vera, his daughter, was the sweetest and best little girl among the sporting fraternity of Sydney. Her mother, a Gentile, had been dead many years, so this finely-formed girl, with her eyes like brown berries, was brought up apart from the race of her father, and the Synagogue knew her not. She showed no trace of Jewish blood, for which her father was proportionately grateful. His ambition had always been to pose and appear like a

Gentile, in spite of his enormous and convincing nose. His heart, however, was big, and in the right place. His one ambition was to see Vera married to a gentleman, by which he was understood to mean a man holding a good social position.

This soft autumn evening Mosenberg and his pretty daughter Vera were entertaining a privileged visitor, no other than Tom Heathcote. He was in evening dress, for his host counted upon social observances, much more than either his guests or his daughter. He liked to see men dining with a big expanse of white shirt front and dazzle of diamonds, even if the stones were but "paste." He had become acquainted with Heathcote through having done business at the young fellow's bank. From casual conversations, mostly about racing,

the slight acquaintance gave way to a certain amount of friendliness. So one evening Tom found himself a guest of the rich money-lender. He had come to an understanding almost at once with Vera, she was so bright and clever, and what was more to his liking, she took an intelligent interest in horse-racing. Heathcote's friendship with the father stayed just about in the same place, but under the spell of Vera's brown eyes, he began to wonder and doubt, and wonder again till he hovered now on the border of love and surrender. It was all so pleasant, and the old gentleman was so very rich. He tried to forget that there was one other woman to be reckoned with, and at times he succeeded, but when away from the money-lender's daughter, it all came back to him, and he found himself

bailed up, bound by a promise given a year ago. The woman he was engaged to moved with him on the same social plane ; she was beautiful, and wealthy ; but she was too exacting, she wanted too much, and—— Did he really love her ? He dare not think the subject out !

Mosenberg sat back twisting his claret critically in the glass. He had a fine eye for effect, and this young man, with his society manners and clear-cut features, fitted so nicely with his estimate of what a wealthy man's surroundings should be.

" Going to the Oxborough Races, Mr. Heathcote ? " he asked.

" Well I've not decided yet," Heathcote answered.

" Better go and put a ' bit ' on Transvaal, anyhow."

Tom looked round, catching the soft glint of Vera's brown eyes. "Are you going?" he asked.

"It depends upon——Oh! such a number of things!"

Her father laughed. "Vera 'll go al'-right."

Tom Heathcote twisted his glass idly. "Do you know anything of the horse Beesting?" he asked.

"Not much!" Mosenberg answered. "But 'e's not dangerous. The Sydney talent 'll fix him. Let's see! Don't he run at unregistered meetings?"

"Yes!" said Tom. "He's a rank outsider at present, ten to one!"

"Back Transvaal, my boy," said Mosenberg kindly. "You can't get big money about 'im, but he's *sure!*"

Vera spoke softly. "Better take father's advice, Mr. Heathcote." And Tom, feeling the touch of kindliness in her voice, was tempted to take her little white hand under cover of the tablecloth, and chance giving her offence.

"What's put Beesting into your head?" his host asked suddenly.

"Well, I know the horse slightly," answered Heathcote.

"That's hardly good enough, my boy. Find out something definite about him."

"Well!" said Heathcote doubtingly, "if I thought Transvaal capable of doing the trick, I would let Beesting slide. I am dead on for a 'certainty' this time——" he stopped, annoyed at giving himself away.

His host looked at him sharply. "Better

wait a bit. I'll see the owner of Trencherman; he might squeak. The 'orse can win if he's movin' for it, but they say it's dished up for Transvaal!"

Vera broke the silence which followed. "Father intends going to the Hawkesbury Races. I suppose I may as well follow."

"Better come with us, Tom," said Mosenberg, using Heathcote's Christian name. Vera looked at her father quickly, and Heathcote smiled.

"Yes, I will join you with pleasure," he answered.

Mosenberg said "Thanks!" and Vera grew red with annoyance; her father's little mistakes jarred on her at times. She rose presently, and went to the drawing-room, and as Tom stood at the open door waiting for her to pass out, they both smiled

happily. Mosenberg rubbed his fat hands gently. "Vat a bretty pair," he murmured, relapsing into the accent of his "forebears."

The two men lingered over their wines, talking mostly "horse." From the drawing-room there came to them the playing of Vera. This little brown-eyed girl was accomplished, for her anxious middle-aged father had spent "tons of money," as he put it, on her education. Presently the money-lender got on to a personal topic, the outcome of thoughts that had been given birth by Heathcote's manner. "You seem keen on making a win this time, my boy. Are you in difficulties?"

Tom paused a moment, then facing the situation, spoke out. "I'm in a pretty bad way, Mosenberg, but I'll pull through."

"Hope so! my boy. But what's your liabilities?"

"More than I care to think about. The little money-lenders have most of my paper."

His host coughed guiltily; he did not like this talk of money-lending, and he noted also a touch of contempt in the young man's voice. But he spoke again kindly.

"Look here, Tom. I don't like this risky sort of business. You go to stand or fall on the run of a 'orse. Why not compromise with your creditors—pay 'em so much a month; th' orses 'll beat you."

"They won't wait," answered Heathcote. "They're all at me like crows round a dying sheep!"

"Give me a list of your creditors now straight off; an' if you give me authority I'll fix 'em up," said Mosenberg.

Tom was touched by his host's apparent kindness. "It's very good of you," he said. "You know they're pressing me close. I would not like the bank people to hear of it."

"No! course not! What's the amount?"

"About two hundred pounds."

Mosenberg thought a few moments, while Tom listened to Vera playing the piano, and wondered what was coming. Presently, at his host's request, he furnished a list of his creditors; their names, addresses and amounts, and the discussion ended. "I'll see 'em, and gain time for you, my boy," said Mosenberg kindly. "Now you go in and have some music with the little girl; I'm going to write some letters."

Mosenberg looked after the tall athletic young man as he went through the door.

"He shows his breedin', but it's a pity he don't go in for business more. And he has no money, no *money*. Umph!"

Tom Heathcote went into the drawing-room. He stood a moment watching Vera playing till she, feeling his eyes upon her, turned, then he came to her smiling, and they sat together.

"Mr. Heathcote," she said, "a party of us are going to Manly to-morrow evening. Will you come?"

He met her eyes, and he noticed how the strong light died from them when he refused. "I am so sorry I cannot join you, Miss Mosenberg, I have a prior engagement."

"How annoying! But you never will become one of my party——" She paused, for he had drawn close to her.

Then he spoke. "Don't be cross with me; you would not ask me to break my word, to offend a——" He checked himself, but she supplied the missing word half scornfully.

"A lady!" And as she said it the blood mounted her soft face.

"Yes!" he echoed, "a lady!"

Her little mouth grew hard. "Macquarie Street, I presume?"

He did not answer, for thoughts of the beautiful but unlovable woman he was pledged to jarred upon his sensitive nerves. The little girl beside him was so gentle and so brave; he wondered at his own foolish pride, the pride that kept him from her. He went on speaking—

"I am going to the Hawkesbury next day, so I don't suppose we shall see each other till next Monday."

"It is immaterial to me," she answered shortly. Her little spark of spirit was pleasing to him, and she looked so sweet!

He took her hand and she let him retain it a moment. "Don't be angry, Vera!"

"I am not angry." Her voice trembled. Then she drew away her hand. "You must not call me Vera——. You forget!"

"I remember!" he answered moodily, for this sweet little money-lender's daughter was becoming more to him than the wealthy woman in Macquarie Street.

"Then *always* remember!" she said faintly.

"And forget you, Vera——? Say no! Quickly! Here comes your father."

She struggled with her desire, but it was too strong for her, and just as Mosenberg came through the door she whispered, "No!"

CHAPTER III

At half-past eight precisely Tom Heathcote was shown into the drawing-room at Macquarie Street. For a moment he stood uncertain in the soft light till the rustle of a woman's skirts guided him to where Lilian McIvor sat—the woman to whom he was engaged. He went across to her, taking her hand, and for a moment these two silly people hovered between a kiss; then her cold impassive face decided him; he spoke the conventional phrase, and sat beside her. They conversed erratically for a while; he was absent-minded. Presently she, growing irritated at his irresponsible lapses into silence, questioned him, and

he noticed how little of warmth there was in her voice.

"You are absent-minded this evening, Tom."

"I, Lilian? Indeed, no!"

She put her hand to her white throat quickly, as though in pain. "Your visits to me are becoming a duty. You have forgotten—or have you?—the days long ago when we children——" She stopped, and though her face was cold, and set, her heart beat quickly.

He drew close to her. "No, Lilian, I have not forgotten. I am intensely worried—that is all."

"Yes!" She waited for him to confide in her. Would he?

"But it is nothing that you would understand," he said carelessly.

"I might help you, Tom."

He laughed bitterly, and it pained her. All he was conscious of was her cold, beautiful face, and her even voice; he did not know the tumult in this girl's heart. So he laughed bitterly, half hoping that she would quarrel with him, and perhaps end it all. "If she could only love me," he thought, "I would face my troubles for her sake." Then a faint memory of the money-lenders' kindly little girl came to him, but he put the thought from him, trying to be loyal to this pale, well-bred woman of his own set. He felt sorry—a sudden spasm of unselfishness so rare to him—and leaning down he kissed her still lips.

"I am going to try my luck at the Hawkesbury on Saturday," he said presently.

"But this betting is so risky, Tom."

"Oh! I am sure of a win." Then he spoke to her of Beesting's chances, and of his friend Jim, and the "jargon" of the turf fell upon her heedless ears, for she took no interest in racing or horses, although her father was a large run-holder, and she had been born on a station.

"Father is going to the Hawkesbury Races. He wishes me to go."

"And will you, Lilian?" he asked. A vision of these two women, the money-lender's daughter and Lilian McIvor, demanding his attention just when he wished to be among the racing "talent," annoyed him, but he was too clever to expose himself to Lilian. "Then I will see you there," he said.

"Yes!" she answered coldly. She was

hoping that he would have asked permission to join them. There was something so altogether wrong lately. She did not, however, suspect that Tom Heathcote had engaged himself to the tender mercies of Mosenberg and his daughter Vera for the afternoon. Tom also did not think it necessary to inform her that he was going to Windsor the following evening.

Tom Heathcote left for his lodgings early; truly Lilian bored him so much, she was so cold and undemonstrative. He could not see that it was his own callous selfishness; he was so used to being made much of; so unused to dropping his identity for the purpose of giving pleasure to others.

He took the "nine-thirty" train from Redfern next morning, bound for the Hawkesbury. Three other men travelled in

the same car with himself, and there was "horse" written upon all of them. Presently, as though echoing Heathcote's thoughts, they spoke of the coming races, discussing freely the chances of the local horses. It was a stout, powerfully-built man who first mentioned "Beesting."

"Beesting 'll make it hot for 'em."

"The distance 'll beat him," said a tall thin man with a hooked nose.

"Why, if you only knew it, he's a distance 'orse. 'E'll race out every yard of the way!"

"Not him, Josh! He'll shut up like an umbrella after four furlongs."

Then Jim Gosfort spoke; a man who had been among and bred racing stock his lifetime. "Beesting 'll make a good race. Of course the Sydney talent 'll have things readied up, an' they know more about the

game. Beesting's only half trained." A short silence followed, for the last speaker was an authority on "form."

"I'm going to have a bit on 'im," said the thick-set man, "an' chance it."

"Who's training him?" asked Heathcote.

The three men looked at him quietly; at last the thin man answered, "The owner!" Heathcote did not ask further questions; these men looked upon him as a "flat" from the city. He listened to them as keenly as the jolting of the train would allow, and the owner of Beesting came in for some criticism good and bad. When nearing Blacktown they started cards, and Heathcote was invited to take a "corner." That was about all he did take. When they arrived at Windsor the cards had been against

him to the extent of eighteen shillings. But he was not annoyed, for he was convinced he had been playing with honourable men, and the excitement had whiled away the time.

After lunch at the hotel, Heathcote went to seek for his friend Jim, the owner of Beesting. He found him at the rear of the bakehouse cutting billet wood. Jim's hard, cunning face lighted up when he recognized the visitor. He slung the axe among the wood, and held out a strong capable-looking hand.

"Hullo, Tom. How are you?"

They shook hands heartily, for, strangely, these two opposities were good friends.

"I got your note, old boy. Come an' look at the 'orse."

Inside the rickety shed Tom could hear

the brute munching and snorting into his corn; the scent of the stable was dear to him at that moment.

"Yes!" he said softly, "let's have a look at him, Jim."

Jim flung the door open and the light lay upon the horse. He was a dark bay, with deep girth and fine boney head. His hocks came low, strongly knit and capable. For a few moments they looked on silently, for truly Beesting was a picture.

The hard lines about Jim's mouth softened, for he loved a good horse. He went in and ran his big hand across the brute's quarters. Beesting swung his head round slowly, then dug his muzzle into the feed box again. The scent of the new bedding came to the two men, and they were happy.

"They say he can't do the distance, Jim."

Jim Choseling turned quickly, one hand resting on the horse. "I'm not frightened of that, Tom. He done a mile one morning! So help m' bob! 'e did—got away with young Nixon—you know him, course you do! Strike me pink! how didn't he get along! He'll do six furlongs, never fear! I'm *sure* of 'im! Come out to-morrow morning, we're going to put the watch on 'im!"

So it was arranged that Heathcote should see Beesting do a trial over the distance allotted to the coming Park Stakes. He sat in the bakehouse watching Jim mix up the dough, and this horsey man was full of incidents and good old homely jokes. They parted at tea-time, and Heathcote went to his hotel, after making an appointment with his friend for the evening. "We'll look in on Jack the Barber—then we'll 'ave

a game of billiards—might have a dig at Smith's 'poker' machine—it's kept me in cigarettes for weeks—then we'll listen to the 'talent' talking up at the corner—there's a bloke there skiting about running the 'orse a match for twenty pound a side. I'll come at him soon—don't want to be too quick, he might 'shake off.' What are you drinking now? I stick to beer. Well, ta-ta! for the present—you can see the 'orse do a gallop to-morrow, anyhow. You can please yourself whether you put a bit on 'im." Then Jim went home to tea.

Tom was taken to Jack the Barber's, where men sat round the tonsorial artist's clean shop, and listened to the wit and wisdom of the man as he shaved the resisting stubble on the iron jaws of the old "Oxbury" identities. Horsey men gathered

here discussing the latest sporting news from Sydney. One young man, affectionately termed "Scanty" by his mates, was "makin' a book" or "layin' doubles" on the coming races at Clarendon, but he "wouldn't lay no doubles twice, 'cause a man wants a profit, *sometimes*." The dark silent horse breeder from Windsor Stud Farm was there also listening; this cute man passed most of his time listening, but when he did condescend to speak concerning "blood" stock, he was worth heeding. There was also present a powerful-looking man with a short-clipped red beard, and as Tom Heathcote and his friend entered his strident voice had the crowd "beat"; he was busy explaining the intricacies of a dispute concerning the sinful game of "Two Up."

"There you are, boys—the game was stopped all through the flamin' 'nark' of one man."

Jack the Barber turned, and it was hard to tell whether his quick black eyes were serious. "Why didn't you chuck it up, Tom?" he said, referring to the game.

"Blime! I did chuck 'em up! That just where the dispute was. I chucks 'em up, and they come down two 'eads. Billy Maroney swears they was 'ead an' tail, an' 'e grabs 'is brass!"

The crowd sitting round the room laughed, and Jack the Barber smiled into his shirt.

"How's the 'orse, Jim?" some one asked.

"Oh! he's pretty fit!"

"Will 'e do the distance?"

"Yes! an' a bit over."

Tom Heathcote felt uncomfortable; the

persistent inquiry as to whether "Beesting" could "stay" the distance was getting on to his nerves.

For some time there was a babel of sound, and the forcible language of men, who made indiscriminate use of the Great Australian Oath, broke through at intervals. Presently "Scanty" gained a hearing.

"I see Dicky's been 'sent up.' What for?"

"Foul ridin'! Yes, y' know, Sammy Slight's always skitin' 'bout how there's no boy on the course could get *'im* across the face with the whip—it's surprisin' how quick Sammy is with his 'napper'; he can dodge any way. So comin' into the 'straight' in the Bungaroo Cup, Sammy snaps the inside runnin' of Dicky, an' narks 'im." "Scanty" paused a moment, and

some one asked, "Well, an' did 'e hit 'im on the face?"

"No! he never! 'E drawed the whip an' reaches over, and lets Sammy have it fair!"

"But I thought y'said 'e didn't 'it 'im in the face."

"No more 'e did! He brings the 'flail' down across 'is blanky neck, an' un'orses 'im. Yes! they sent 'im up for twelve months."

An appreciative silence followed, and men spat at the spittoons with great precision. Jack the Barber's customer rose from the decorating chair, and an interval of blessed idleness followed.

"Poisoned any rats lately, Ted?" asked the barber.

"No! Jack, they're too cunnin'!"

Then Jack the barber continued reminis-

cently. "Rats are common! There's too much fuss made about them. We've all got rat—rats in our 'garret.' Show me the man that hasn't got a rat! We try to poison 'em sometimes, but it's hard work, an' as Ted says, 'they're cunnin'. But a man's own pet rats—I mean the rats in the 'garret!'" (tapping his head). "They annoy us sometimes that much we lay poison for 'em, but they're too cunnin'—that's it! An' as long as we keep these rats mankind will have the plague—the moral plague that makes us play 'Two Up' and bet on horses that run 'stiff,' and get over your ankles in trouble makin' love to some one else's wife. Yes! the City Council 'll have to give more than sixpence a piece for the rats in a man's garret!"

A short while after Tom Heathcote and the

owner of Beesting left in search of the man who was waving that twenty pounds for a match against the son of Ruenalf. They did not find him.

CHAPTER IV

At break of day Tom Heathcote left his hotel and walked to Beesting's stables. Jim had the horse all ready to saddle, and to the fence was hitched a nuggety-looking black trotter, with iron legs and big square head, in which was set a kind but cunning eye. "That's the 'orse you're to ride. 'E's a good ole sort, but pulls like a son of a gun!" said Jim, nodding towards the trotter. "'E's a queer ole fish too—eat a dead fowl t'other day—s'elp me gawd! 'e did! Cunnin'! you wouldn't believe it—turns the stable tap on when he wants a drink, an' curls 'is lip round the muzzle."

Tom patted the horse, and the brute jambed its square nose into his waistcoat. Jim brought Beesting out of the loose box. The big bay horse stood still with his head high; then the jingle of the stirrup-irons rattling started him on the dance. "Here, hold 'im!" cried Jim, so Tom took Beesting by the head. He drew in his breath with satisfaction; to him the horse appeared very fit.

"What do you think of 'im, Tom?"

"He'll do!"

"Yes! but he gets terrible excited; he don't like waiting. Are you ready? Well, jump on. Don't be scared if the old 'neddy' feels for his head; he never bolts—just takes the bit, that's all——"

So Tom mounted the black trotter and they passed out of the yard, with Beesting champ-

ing at the bit, and Jim sitting like the long-legged good-seated acrobat that he was.

When they reached the straight road to Clarendon Race-Course, Jim leant over, looking into the red earth for signs. "Gosper's string hasn't come along yet—we may get there ahead of Cobcroft's crowd from Richmond."

"Where's the boy that's going to ride Beesting?" asked Tom.

"Oh! 'e'll be out there. I'm goin' to give the 'orse six furlong, an' 'e's got to go 'all out' the whole way."

They rode up the cutting by Charlie Roberts' stables, and already the boys were astir. The light broadened, and Tom caught sight of the brood mare and young stock moving like shadows or stock still, with the big railway viaduct across the chain

of ponds hung up in the grey sky like a skeleton.

They had a drink at the quaint little wayside public-house, and rode on towards the course. Passing the stables, Jim called out to two men who were "headin' 'em." They answered and went on playing. The coins spun in the grey morning air, and then the bodies of the players sunk behind the stake-fence out of view.

The course was hard and dry, for drought was upon the country-side. No horses were doing work, and no animals but the caretaker's cows were to be seen. Beyond, where the green bush cut off the level view, the crows were poised like black spots, and behind to eastward the morning sun hung red flags upon the sky line.

Down at the loose boxes the boy was

waiting for them, a hard-faced muscley-topped little urchin. "Where's Billy?" asked Jim.

The youngster jerked his thumb over his shoulder. "In the box! Got a cigarette? Thanks!"

Presently a man came out of an adjoining stall leading a dark brown mare in tip-top condition. The two men spoke confidentially for a few moments. Then the boy was put upon Beesting. The horse snapped at the bit, and edged along the turf; he could not keep still. But the lad knew his work, humouring the impatience of Beesting.

"Now, Alf," said Jim as he led Beesting on to the course, "you know what you've got to do. Let 'im go 'all out' from the jump. Billy's goin' to pick you up at the four furlongs, an' you've got to race 'im 'ome;

we're goin' to put the watch on you. If you find 'im loafin' drop the whip on 'im—'e's fit, he can stand it—y'all right? Well, go on, then!"

The boy trotted Beesting leisurely round till he reached the six-furlong post, while the little man on the brown mare cantered up to the "half-mile." For a moment Beesting stood against the sky line, then like a shot from a gun he went off the mark, racing "all out," and the two men held their clicking watches before them, their eyes glued upon the galloping horse, their fingers on the "stop" levers.

Jim spoke once, "Gawd! 'e's travellin'!" Tom did not answer.

How the grey track flashed under the outstretched horse! He came down to the four-furlong post like the wind, and the

watching men caught the muffled beat of his hoofs as he neared the brown mare.

Suddenly she shot out, and the two raced together with the brown mare in the lead. They flashed into the straight with the mare holding her own by a length. Then the whips came out. "'E's drawed the whip! he's floggin'!—they're at it! Ah! look at 'im! The ole 'orse is wearin' 'er down! 'E's up with 'er. No use 'im floggin' the mare now. 'Ere they are! Beesting leads by two lengths, easy! Mind your watch!" The two horses flashed past, with Beesting two lengths to the good, and the levers came down on the stop-watches. Tom and Jim raised their pale faces, staring at each other. "What do you make it?"

"One nineteen!"

"I tally with you. That's good enough

to win! Why, strike me fat! 'e was full of go at the finish! 'Ere 'e comes! Let's get down. One nineteen! I'm satisfied."

And so was Tom Heathcote.

Beesting was ridden into the paddock, and the boy dismounted. The brute showed no real distress; the sweat lay white along his sloping shoulders, but his loins were hard, and had turned no more than a healthy hair. Through the big gates Fred Gosper's "string" came quietly, but the sight of the horses in their "clothes" started Beesting dancing. Jim could not get near him with the hoop-iron "scraper."

"Take 'im short by the head, Alf," he said to the boy. "Hold up! yer cow! Why, strike me pink! th' 'orse is flamin' mad!"

Fred Gosper, the clever pony trainer, rode close and eyed the excited horse critically.

He did not want telling that he had just missed seeing Beesting do a trial over the Park Stakes distance. He did not ask any questions either, or make any remark concerning the brute's " condition." This silent, dark-eyed man had the reputation of being the closest " oyster " on or off Kensington.

After much trouble Beesting was dried and saddled, and Jim mounted. Passing through the Railway Gates Tom looked back, and out at the half-mile post a chestnut mare was getting along in steady work, with the boy hanging back in the saddle.

" That's Duchess, maybe ! " said Jim in answer to Tom's query. " An' here comes Cobby's lot from Richmond," pointing out across the " common," to where a string of horses showed like black bars in the distance. " We've done 'em all this mornin' ! "

So they went back to the stable at Windsor, and on the way the chance of a "win" on the following Saturday was discussed. "I'm goin' to put my last dollar on 'im," said Jim.

"So will I," answered Tom. Heathcote caught the afternoon train to Sydney. He took a cab to the Café Français, where he had dinner.

CHAPTER V

AFTER a nice little dinner and a bottle of claret, Tom felt decidedly better. He made his way to his favourite betting shop to glance again at the "odds" for the coming race-meeting. This big book-maker honestly negotiated business—all events at Kensington and Randwick, "straight outs" and "doubles," and though under the very careful eye of the big-footed minion of the Law, business is done openly, fair and above board. Clients get a good "go" for their money, and decent "odds," as "odds" go in a State which so vigorously blackballs the "totalisator," that fairest of all forms of chancing a "bit" on the horses, for the

public makes its own odds on the machine, and the incentive to run a horse "stiff" in the interests of a blatant "bookie" is appreciably lessened. 'Tis true the "tote" shops are thick in Sydney, but the returns from this puny form of battling against the State's Gambling Act are generally doled out in proportion to the honesty of the promoters. They might pay a £100 dividend, or a "fiver," just according to the state of the promoters' elastic conscience.

Tom Heathcote kept away from "tote" shops. He could not see the fun of going through the "form" of dodging the police, "striking" a winner, and perhaps only getting a dividend equal to half the "odds" laid in the betting shops about the same horse. The room was fairly crowded when he entered, and money passed steadily across

the wager counters. His eye ran slowly down the white chalk names and numbers on the boards till he sighted "Beesting." The horse still stood at "tens," but Transvaal had hardened considerably in the betting, with the mare Olivia running him closely for place. Trencherman had shortened a point, but was still a rank outsider. The persistent way in which the public ignored Beesting disturbed Tom. Had he noted even a slight strengthening of the horse in the market he would have been more at ease. Yet the great "trial" Beesting had done that morning was fresh in his mind. "He can win," he muttered, "and the odds are worth it!"

He had turned to go out when he saw the little jockey boy again; the lad who had advised him to stick to Trencherman.

"Yer backed 'im yet, mister?" he asked almost in a whisper.

Tom looked down at him curiously. "Which one?"

"Why, Trencherman! s'all readied up. 'E'll 'donkey lick' Transvaal."

"What about Beesting?"

The boy paused a moment before answering. At length he spoke. "They say 'e's a good 'orse, mister, a clinker! but the talent 'll 'ave 'im beat. Y'know it on'y wants a short 'ead to win a race. They tell, up at the stables, that th' orse done a great trial s'mornin' up at Clarendon."

Tom looked at the rat-faced lad in wonder. "Where did you get your information?" he asked.

"Oh! there's always blokes as watches a likely 'orse, then they 'wires,' mister.

Yes! 'e's fast an' 'e finishes well, but with Transvaal an' Trencherman an' Olivia bumpin' 'im, Beesting 'll just lose it, mister."

"They'll have a good boy up."

"Yes! 'e's all right an' square too. But you back Trencherman, mister."

Then the boy mixed with the crowd about the boards, and presently Tom Heathcote went into the street with "Trencherman" worrying him. "Don't see it!" he muttered. "One can get 'nines' about Trencherman. Wonder what the boy's coming at!"

Tom was restless. The fumes of the wine were leaving him slowly; he longed for excitement. He even yet hovered between good and evil. That he would have to appropriate bank funds to put on Beesting in the Park Stakes he had reconciled him-

self to ; the doubt now lay upon the chance of winning if he backed the Hawkesbury horse. So he went almost unconsciously towards his lodgings where he had, with the horror of a first theft upon him, hidden in a drawer a roll of notes, taken from the bank the day before. He stood now in his bedroom with the money in his hand, looking at his own pale face and bright eyes in the glass. At last with a curse he jambed the money into his pocket, and went to the street again. At the betting shop he got on the whole hundred pounds at "ten to one." He stood to win a thousand—or lose a hundred, and go to the devil! But the lust of racing was upon him now. "Beesting couldn't lose! Of course he couldn't! But Trencherman! Ah! Trencherman!—DAMN Trencherman!" And

the money went on the country horse.

Tom Heathcote left the "shop" calmly: the die was cast; the fear had fallen from him. Sink or swim? It really didn't matter! He made his way along Castlereagh Street, bent upon paying a visit to the "Two Up" school, where men tossed pennies, and betted on "odds" or "evens," in defiance of the police, and other necessary evils. He stopped at the door of a house well in the shadow, and paused a moment to say "good-night" to a sleepy-looking square-jawed man at the entrance; then he passed in and went along a narrow passage towards another door. He was let through into the "school," and for a few moments he stood there watching the strange scene before him. The only light in the room was centred upon the "ring," round

which the players were seated on a raised coping. Among them the proprietor of the "Two Up" School sat at a slightly higher elevation. He was judge and sole proprietor; his word was law; fixed and inexorable! He sat there with the light falling upon his closely-cropped head, and his quick eyes watched the spinning coins like a cat setting a rat hole. At his feet was a padded receptacle wherein were thrown from time to time contributions from winners. No fee was charged for entrance to this interesting gambling place, and any one upon gaining entrance could hazard money upon the coins without paying for the excitement. The etiquette of the "gamble" demanded that a winner should contribute towards the proprietor's fund, and he could contribute any amount

he thought fit. That was all. Yet money shot across the padded floor constantly from lucky speculators to the little box, for large sums could be so easily won and lost, merely the quick flash of coins into the air, the return to the floor, and the wagers were decided!

The crowd of silent men round the ring was thoroughly representative. Lawyers and bankers, spielers and jockey boys, all playing in dead silence, with only their eyes alive, watching the rise and fall of the fateful pennies. At each man's foot was a pile of gold or silver; various amounts from half a crown to £50, and the money changed hands quickly as the "coins" decided. Tom Heathcote took his place at the ring, and staked for a while cautiously. His money was "covered" by a

bookmaker's clerk beside him. Then the "tosser" shot the coins, spinning into the air. They spun up towards the light, flashing as they turned, and the even voice of the proprietor came softly "Fair go!" Then they fell with a "plunk" on to the padded floor—"heads up" and it was all over. Tom had backed "heads," so he scooped in the little pile of silver at his feet, and the bookmaker's clerk made way for some one else. The clink of money sang round the "ring" a few moments, and various amounts were pitched into the contribution box, then stakes were laid, and the same performance gone through again.

Tom threw half a crown at his feet. Then a thin bony hand slipped under his eyes a second, and covered his wager. He did not look at his opponent, for men do not

care who covers their money in a gamble of this sort—it is a "cash up" transaction, and the "spieler's" money is as good as the banker's. The rattling of money ceased; there was intense silence as the coins fled into the air, twisted in the light and fell. Heads again! and Tom picked up his winnings. The gambler at his right spoke to him, half whispering—

"Say! mister."

He turned, and the pallid face and bright eyes of the jockey boy he had met at the "betting shop" were upturned to him. The boy's lips were dry, and the muscles of his face quivered.

"Well?" queried Tom, a trifle hastily.

"It's m' last 'arf caser,' mister!"

Tom was touched. "What do you gamble for? What's your name?"

"Bunny! mister."

"What are you doing here—you can't win, you know!"

"Gawd! I carn't 'elp it. Them blasted A.J.C. 'push' bumped me off the course. They won't let me ride, mister, an' I must gamble!"

The "pennies" had changed hands, another man stepped forward to toss them.

"Mister!" whispered the boy, "it's me larst ''arf caser'!" Tom handed him half a crown.

Bunny slunk away without a word of thanks, but Tom did not expect any; these parasites of the turf never *talk* gratitude, but at times they show it unexpectedly.

An hour later Tom was still playing. He had had varying luck, and stood a trifle to the good now. Almost opposite, the

jockey boy Bunny still played, and fortune had favoured him. On one side of him sat a prominent commercial man, on the other side a fat bookmaker, but the game had levelled them all up—or down—to the same standard.

It was after midnight when Tom left the "Two Up" school, four or five pounds to the good. As he passed into the silent street, the boy Bunny accosted him. "Say! mister, will yer let me walk along with yer? They'll 'bilk' me if I don't 'av a 'cobber' with me."

"Nonsense!" said Tom. "They don't rob you about this 'school.' It's decent enough."

"It's not 'ere, mister," said the boy fearfully, "but 'long farther. Y'see they knows a bloke like me wouldn't stay in the

'Two Up School' if 'e wasn't winnin'!"

"Come on, then!" said Tom, and the boy ambled along beside him till they reached a cab stand, where the young man engaged a "hansom." "Jump in, Bunny!"

"S'orl right now, mister, I got 'pals' 'ere." He came suddenly close to Tom. "Say mind yer back Trencherman, now, mind!"

"Damn Trencherman!" said Tom Heathcote, and getting into his cab, was driven off.

The boy looked after him, scratching his head. "Gor' blime me!" he muttered.

CHAPTER VI

One of Lilian McIvor's admirers had this afternoon sent to her a large basket of chrysanthemums. She moved about her pretty drawing-room at Macquarie Street putting the blossoms in the little vases. The French windows were open, and down in the street a man was playing a harp. The evening was soft; the air just cold enough to suggest winter. At intervals Lilian went to the balcony, looking up the street to where the big beautiful Sydney hospital was splashed blood red about its roofs and cornices, for the sun was going down. She was thinking of Tom Heath-

cote, the man to whom she had been engaged since childhood, and her thoughts had not brought comfort with them. She could not but notice how careless he had become of late. Even now he was keeping her waiting, for had he not said that he would have afternoon tea with her at half-past four that evening ? It was now five o'clock !

At length he came, clean and neat, with the faint perfume of the tuberose in his coat about him. He entered ; and as she turned and welcomed him, he noticed the unaccustomed colour in her cheeks. He did not know then that it was anger. How dare he, or any man, keep her waiting !

" Lilian ! " he said. " I must apologise. But I have only just left the bank."

She did not answer at once ; she could not understand her growing distrust of the man.

When she did speak her voice to him was cold. He stood before her on the hearth-rug, himself emotionless.

"Will you not sit down?" she said. So he took a chair a little distance from her; the octagon-shaped table covered in chrysanthemums was between them. "Some one has been sending you flowers?" he ventured.

"Yes! I so rarely get any now. You used to bring them once, Tom."

"I must bring you some more, Lilian," he answered. He did not care to tell her that he had not been able lately to spend a guinea on blossoms. "I suppose your father sent them to you?"

"No! They were sent by Major Courtney."

"Oh!" said Tom, and the exclamation

annoyed her. They sipped their tea in silence. Suddenly he came to her, and sought to take her hands in his. "Lilian, why are you so strange lately? Look up to me and tell me." She choked back her tears; she could not raise her eyes to his.

"Answer me! Lilian." And he knelt before her trying to meet her gaze.

Her emotion passed from her again; she was cold; she drew away her hands.

"I am disappointed, Tom."

"What have I done, Lilian?"

"It is not what you have done. It is what you *are*!"

A sudden sense of guilt, of unworthiness came to Tom. He had not been to her as he should, but did he really love her? He could not answer himself. "But was I not always the same?"

"No! Do you not remember when we were children—long ago—when we vowed to love one another—that time under the big blood-wood trees?"

"Yes!" he answered, full of contrition.

"You said you loved me, Tom, and I——"

"You said the same."

"We kissed each other, Tom. You remember how guilty we felt as we went up through the home paddock——"

"The sun was going down, Lilian, and Dad stood on the steps playing with the tame magpie. But we were children then!"

He now cast his eyes down, and she looked long and steadily at him. "Yes! Tom, we were only children!"

At length he looked up and their eyes met. "Be patient with me for a little longer, Lilian. I am very worried lately."

Then it was that her face grew soft, and he should have kissed her; but the single moment Fate had allotted to him he recklessly wasted, and she was emotionless again.

"I will wait," she answered simply, and then he rose, and seated himself again. Later when he said "good-bye" he expected she would offer her lips to him, but she did not, and the rebuff quickened his blood.

"You will not kiss me?" he asked reproachfully, and he noted how absent-minded she appeared. Her face flushed; her thoughts had been taken from him for the moment; she felt ashamed. She raised her face to him dutifully, but she was without warmth. Already the doubt between them was growing. It was all such a mistake! He kissed her in duty bound, yet the touch of her lips was unresponsive. So

he left her there, and went slowly down the stair wondering why he could not love her as he should.

Going down King Street, which was like a fairyland with the background of orange sky and the electric lights in the foreground, Tom met Mosenberg, resplendent in frock coat and bell-topper. He was in the best of tempers, and hailed his young friend effusively. "Come and 'ave dinner with *me*, my young friend!" They entered a café, and sat down to an excellent soup, and good sherry. Tom looked at the good-natured money-lender over his glass. The father of Vera! He might do worse.

"Well! you're coming to the races, Tom?" asked Mosenberg.

"Oh! yes! of course!"

"Ye backed anything yet? I found

out about Transvaal—he's going for it."

"What about Trencherman! Mosenberg?"

The elder man wagged his head, and cracked his big fingers slowly. "*I'm* not backin' him." In Mosenberg's opinion, that settled it.

"Beesting should run well up. He did a great trial the other morning at Clarendon," said Tom. "*One nineteen!*"

Mosenberg tapped the tablecloth absently. "So they say," he answered.

"But I saw him do it, Mosenberg; I had the 'watch' on him!"

Mosenberg called for some claret, and when it was brought to them, he spoke. "Tell us 'bout it, Tom!"

In a few words Tom described the trial, and for some time Mosenberg thought steadily.

"Yes!" he muttered; "yes!" Then he delivered the verdict aloud, and Tom could not but notice that it tallied with the advice of the jockey-boy 'Bunny.' "Th' 'orse could do it perhaps, but 'e's got to meet Trencherman, Transvaal, and Olivia. Between 'em they'll 'Jew' 'im out of it!"

"I'm sorry for it," said Tom. "I've backed Beesting to win me a thousand."

"Vat!" In his astonishment Mosenberg lapsed into the "patter" of his ancestors.

"It's sink or swim," answered Tom lightly.

"Vell! so w'hellup me passover cake! Vy! y'mus' pe palmy! Lay it off! q'vick!"

"I got 'tens' Mosenberg."

"Course you did!"

"Well! I'm going to chance it any way; I won't lay a penny of it off."

Mosenberg stared at Tom moodily. "Vat a bity you don't take to peeziness. Come now! Just let me lay it 'off' for you, Tom. Kracious! Vat vaste!"

"I'm not going to lay off a penny, Mosenberg."

The money-lender did not answer, and when they rose to go, he had regained his hold of the Gentiles' accent. "Never mind, Tom; it's all experience. But you ought to think, you—one hundred pounds is a lot of money—a lot!"

They parted shortly after, and Tom "did" the different betting shops. Already speculators were nibbling at the "Doncaster" horse, and Sir Foote stood at "eights." Tom gazed at the board moodily; it was so hard to pick the winner here. The A.J.C. Autumn Meeting had entered in its two big

events, the "Doncaster" and the "Up," the best horses in Australia. He had been advised to back "Vanity Fair," the beautiful chestnut mare from Souch, but the public were making a favourite of Sir Foote, despite the rumour that that good horse was unwell. Later in the evening he looked in at the "Two Up" school, and played steadily till midnight, then drank a bottle of wine and went home, twenty pounds to the good. "The devil favours his own!" he said, winking at himself, unsteadily, in the looking glass.

CHAPTER VII

THE evening before the Hawkesbury Races Tom went to dinner at Mosenberg's. The money-lender was quite brilliant, and for the time being the favourite topic of "horse" was put aside. Mosenberg sat at the head of the little table, which was heavy with the weight of good old silver, and the artistic taste of Vera had done much with late roses and early violets. "Don't much see the use of flowers among the food, but Vera likes 'em," her father had volunteered once. So the purple claret shone at Tom, and the scent of the roses mingled with the aroma of the matured wine that Mosenberg had paid so much to obtain.

"Pass Tom the claret, Vera! I did good peeziness to-day, my boy. Fifteen hundred pounds!"

"Great Scott!" ejaculated Tom.

"S'fact, my boy. A man came to me in a great stew—held a hundred shares in the High Level Tin Mine—wanted to realize at once. Well, I got 'em for a song. I'd just received information that they were going to jump up. At three o'clock this afternoon I sold out—let go! and cleared fifteen hundred pound!"

"Capital!" cried Tom. How was it these Jews had such great luck? The chosen people all right! he thought. Then he glanced at Vera, and she was blushing pathetically.

"Father! that was unfair—you took advantage of the poor man."

"Vell! o' course, my dear. That's peeziness!"

"But why did you not offer him a fair sum?"

Both men laughed, and Vera grew red with mortification. "I am surprised at you, Mr. Heathcote!" Tom's face became grave; this little girl was so hard to humour.

Presently he strove to excuse himself. "It is a man's duty to strive for himself. That is what we are put on this earth for. If there were no competition, no desire to gain wealth and position at the expense of others, all things would stagnate. The strong go ahead; the weak go to the wall!"

"Q'vite right, my poy! Q'vite right!" said Mosenberg.

Tom looked across at Vera, who had ceased eating her fruit, and continued speak-

ing. "Miss Mosenberg, a man without ambition is as a puny thing—he is of no use——" He paused, for her strong honest eyes beat him.

"A dead failure!" said Mosenberg. "So w'hellup me passover cake!"

"But every man's ambition is not the same, father. Some men aspire to become great as artists! Others have only one desire, and they live for its fruition only—let us instance the musician—the man who would compose an opera, reap renown and die."

"Vell! vat's 'e done? Lived in a attic an' on'y had one shirt to put on. He's not ambitious, my little Vera, 'e's a crank! that's all! Money makes the man, and the man of money makes the vorld sv'wing!"

"There can be no happiness without

money, Miss Mosenberg," said Tom. "It is our duty to become rich as soon as possible."

"But not at the expense of others, surely?"

Mosenberg raised a fat finger in protest. "Now, now, now! S'vellup kratious! Vera, you do it yourself. What about that twenty pound you netted over Potboy's win t'other day? 'Ow many 'arf crowns do you suppose you lifted from the public?"

"Oh! that's not the same," said Vera vaguely. "I won that fairly!"

"So w'hellup me passover! These shares I bought wasn't the same either—they vas dirt cheap!"

Vera turned to Tom in desperation. "Then you believe it a man's duty to become rich, even by the sweating of hun-

dreds who are dependent upon him for food; that he must grind them down to starvation wages to swell his own profits—is he the strong man or the lucky man?—which?"

Her father raised a protest. "Oh! come now, Vera. S'w'hellup me kratious! You're hard on your poor father. Why I gave away a suit of clothes the other day, so w'hellup me! it's true!"

Tom laughed, and Vera moved petulantly. "Oh! father, you don't understand!"

"Don't I?" said Mosenberg, "my kratious! They was genuine Scotch tweed. Vell I never was!"

Vera's distress moved Tom to pity. So he compromised for a place in her esteem. "Truly there are limits to a man's ambition; a man can surely become rich and powerful without sweating the profits from

those dependent upon him. One can do a fair thing in business and still become rich. One must not be utterly without conscience. I believe in a 'fair thing'!"

"Tom, Tom!" said Mosenberg sorrowfully, "I didn't think you'd go back on me. So w'hellup me passover! I didn't. Vat's the vorld coming to? I'm disappointed in you, Tom—and, Vera! your pore ole father didn't think it of you. Vy! I'm heapin' up the 'shiners' for you——Oh! So w'hellup me kratious!" Mosenberg lay back in his chair in real distress.

Then Vera went to him, putting her white plump arms about his neck, "Never mind, father, I love you!"

He patted her brown cheek. "That's right, little Vera. I know you trusted your ole father. So w'hellup me! I *gave* that

suit of clothes away!" She laughed and went back to her seat.

Shortly after Mosenberg excused himself for a while, he had to go to "Tatt's" to hear the "card" read over for the races on the following day. The money-lender did not study conventionalities, so he left the two young people to amuse themselves. He made a last effort to prevail upon Tom to "hedge."

"Just let me lay it half off for you, my boy?"

"No!" said Tom.

Mosenberg left them sadly. "It makes me heart bleed! No peeziness in the poy!"

Tom and Vera sat on the verandah in the moonlight. Before them the sea twisted and moved in the rays of the "big white lantern" like a thing alive. But Tom was not

just then wrapped in sentiment ; his thoughts were charged with doubt ; a fear that racked him through every nerve ! What if Beesting should lose ? The old terror that he had stifled the last few days came in upon him. True, he had not been worried lately by those Jews who held his " paper " for various amounts, but he reasoned that this was probably the lull before the storm. If Beesting lost, Tom was lost ! He felt impelled to turn to the little girl beside him, and tell her all. Sympathy at times like this is wondrous sweet ! Perhaps that is why many women become the confidantes of men in their struggles against Fate, and their own wickedness. It is in the power of many women, truly, to " give a man away ! " But this pretty girl beside him ; she was too charitable, too good to be untrue. Then, as

though reading his thoughts, she spoke.

"You are worrying again, Mr. Heathcote."

"Call me Tom," he said boldly, "and I will say Vera!"

She lowered her head, but his words were very sweet to her. "Tom!" she repeated. "Tom! It is not so very strange after all!"

"Of course not, Vera."

"But you are worried—Tom, are you not?"

"All men have trouble, Vera. Some are too weak to 'battle' and 'go down'; others fight."

"Ah!" she murmured. "And will you fight, Tom?"

"I am hard at it, but the odds are very heavy, Vera."

There was silence. Presently he went on speaking. "If Beesting wins the Park Stakes to-morrow, at the Hawkesbury, I am saved!"

"How much will you win?"

"One thousand pounds! Vera."

"Gracious! And what do you stand to lose?" she asked lapsing into "horsey" language.

"One hundred!"

"Then you got ten to one, Tom?"

"I did!"

"Tom, I'm *so* sorry—but father says Beesting can't win!"

Then Tom's nerves got on edge. "Don't, Vera! little one! Don't! You cannot tell how much it means to me."

She leant towards him, frightened at his emotion. She pleaded to him, and the

sudden gentleness of her voice touched him, giving him hope and strength. "Tom, have you done anything wrong? tell me! I would be so sorry to think—to think that you were unworthy of—Miss McIvor."

He took her warm hands impulsively. "It is you, Vera, that I would not pain."

"Me!" she asked, and her half-opened lips were trembling. "Tom! you must not —you—we must be fair to her."

"Even though I cannot love her, Vera?"

"Even though," she answered unsteadily.

He dropped her hands, ashamed perhaps. "If I were to tell you I have committed a dishonest act for the purpose of backing Beesting, would you hate me?"

She raised her face to him, and the tears were clinging to her long lashes. "I don't know, Tom, I think—I think I would cry!

Oh! you foolish boy." And then her tears came unchecked.

He put his arm across her shoulder, and the love he had tried so hard to stifle, for both their sakes, he let loose. "Then you hate me, Vera? You cry because you are disappointed."

"No! no! no!" she sobbed.

"Then why, sweetheart?"

"Because—because——. Don't ask me, Tom. It is not fair! You forget the other girl!"

Tom really had forgotten; but her words reminded him of his treachery to the woman to whom he was engaged, and the unfairness of it all to Vera Mosenberg.

So presently Vera grew calm again, and they spoke of many things. Tom gave way to her now; she had won his confidence. He

told her of his theft, and for a long while there was only silence and sobbing. A few moments before he left they stood together behind a Chinese blind, and there he promised her that if Beesting lost the race that he, Tom, would confess all to her father, and ask his help. They were so intent upon each other they did not hear the garden gate open and close, so Mosenberg, returning from "Tatt's," had just time to catch a glimpse of these two young people kissing "good-bye" before Tom turned.

"What, are you going, my boy—what, has the little girl treated you badly? Never mind."

"Well, if you won't wait, good-bye! Be at Redfern Railway Station to catch the 12.20 train, to-morrow."

Going into the house, Mosenberg tapped

Vera on the shoulder. "You mustn't let your heart go, Vera, too quick. It's not peeziness! But he's a fine boy, and his uncle's got 'pots o' money'; the lad's sure to get it."

"Good-night! father," she said.

"Good-night! little one." Then when she had disappeared: "Vell, s'whellup me pass-over! girls don't know their own value!" He spread his two hands out. "Givin' her kisses avay! Now if *I* was endowed with 'er charms *vat* couldn't I do! Vy! pless my suspenders! I — I'd cap — captivate the chairman of the A.J.C.—I would!"

Mosenberg had drunk much good wine since seven o'clock dinner!

CHAPTER VIII

MR. MOSENBERG and his daughter Vera drove up to the platform at Redfern a few moments before the departure of their train. Mosenberg never hurried about anything. "Vat's the good of havin' a twenty-five guinea chronometer if you can't rely on it?" he said often. "The minutes are precious these days. Time means hard cash, my boy." So Tom Heathcote had been waiting, frock-coated and strapped with his "glasses," fully ten minutes before the arrival of the genial money-lender. Vera was a picture in her small-check frock, and she, like unto the two men, carried "glasses," and made

much of it. Many men and a few women turned to watch her as they passed to their train, for the little girl in "checks" walked well, and carried her dainty head high. "S'whellup me! She's a thoroughbred!" said Mosenberg, "or very near it!" he qualified.

The train crept out of Redfern, gaining way as it drew clear of the "points." Then for an hour and three-quarters the suburbs and quaint country towns slipped by, till the far blue hill drew closer, and the still life of the country was about them. Vera was in great spirits, but Tom was anxious. It simply meant "a minute and a bit over" to decide whether he would face the future as an embezzler or a free man. "Ten to one! Ten to one!" the train kept saying, and if ever a man prayed for a half-second

off a horse's "pace" Tom did then. At times Vera spoke to him, but he hardly heard her. Mosenberg was busy talking "finance" to a bottle-nosed party opposite him, so Tom and Vera were left to fight out a conversation the best way they could.

At length, through the heat haze, they caught a glimpse of Windsor, the old historic town, built upon its little hills. A number of people got in here, for this was even now a great town for country sports—the up-leavening of the old days, when Clarendon, two miles farther on, was the "hub" of country racing, and where the old sports in the prosperous days of racing made things "hum" for the general good of the community.

Crossing the big Viaduct, the two young people looked out over Charlie Roberts'

paddocks to where the line of road showed its way in a cloud of dust, from Windsor to the old Hawkesbury racecourse. Lumbering four-horse coaches, trundling the good paying public, jolted for right of way with the smart man "sitting be'ind something good, let me tell you!" One after another they drove, or two abreast, with a trotter taking along a local "sport" and the "best girl" for first place, where the road might widen. Above the rattle there came to them the roar and "barrack" of "old Hawkesbury" out for a day's racing, then the train slowed down, and came to a stop at Clarendon Station.

They crossed the strip of grass, and went to the grand stand. The lawn was fairly crowded, and the strident voices of the "bookies"—starting price commissioners,

and the touts, pimps, and speilers from the outside enclosure were wrestling with the "card" of horses for the first race.

After seeing Vera seated Tom went away in search of Jim and the good horse Beesting. Going through the gate he met Lilian McIvor, accompanied by Major Courtney and two elderly ladies. She bowed to him coldly, and he passed on, feeling mean and little; he had not the courage to stop and greet her, and for the first time since their engagement he felt jealous. This soldier-man beside her was so much at ease and so gentlemanly! Tom went to the booth, drank a strong whiskey, and crossed to where the horses for the first event were being led round. Almost immediately he spotted the bay horse Beesting being led by his owner. Tom drew in his breath;

truly the brute looked fit to do a mile without trouble. The horse looked quieter, as though reconciled to the "bustle" that in former times so got upon his nerves. Jim Chasling gave Beesting over to a boy and shook hands with Tom. "What d'you think of 'im?"

"God! he's great!" Tom was excited; a win would mean so much to him.

"Yes!" said Jim, "he can do it! He's fit to go at top 'bat' the whole journey."

"Who's riding?" asked Tom.

"Richardson! a good boy, and a good 'orseman!"

A number of Hawkesbury lads had gathered round the horse, and many doubts were expressed in a quiet lazy way. "'E'll run dead last! I tell yer, 'e's no distance 'orse!"

"I like his chance," said a tall dark man from one of the local stud farms.

"Are you going to back 'im, George? That's the point!"

"I'm going to have a bit on, anyhow."

The popular secretary of the Hawkesbury Racing Club, C. S. Guest, stopped a moment as he was hurrying by, and his keen glance took in the "form" of Beesting. Then he passed on, and presently the saddling bell rang.

"Have you got your brass on?" asked Jim.

"Backed him in Sydney," said Tom.

"What did you get?"

"Tens!"

"Same on the ground, and th' 'orse is backed pretty fairly too. Can't understand it. Transvaal's the only one that'll trouble

'im! What are they layin' now about Transvaal?"

Tom went to the "bookies." When he came back Beesting was saddled and the boy up. The bay horse was let through the gate, and moved away like a machine down the straight. "Beautiful!" said Tom, and "backers" drew on to the rails to watch the country horse show his paces. "What's the bettin' now?" asked Jim. They listened. Beside them a big fat man in broad "checks" yelled the prices like a fog-horn.

"Six to four! Transvaal an' Olivia! Six to four! six to four, Olivia! Ten to one, Beesting! Ten to one, Beesting! Ten to one, others!"

The two men went up into the grand stand. "'E'll win!" said Jim, and Tom felt a little comforted despite the state of the

betting. Away round the course Beesting was pacing quietly; the horse was in a good temper. Farther on the white tape was stretched across, and presently one by one the horses drew up at the "barrier." The voices of the "bookies" died down, the low humming of the waiting multitude hung upon the air. Out against the sky the nervous horses moved restlessly; the murmur of the crowd fell to nothing. For a second the "field" facing the "barrier" stood stock still; the whole world seemed asleep; then suddenly the barrier shot up, and the ten racing machines flashed out into the six-furlong race for the "white post."

"They're off!" The deep roar of the crowd rang out across the country, then again all was still. Beesting got a beautiful start, and raced away to the "front,"

three or four lengths from another outsider, Trencherman.

"Look at 'im! Look at Beesting! By God, they'll let 'im go away too fur. They'll never catch 'im. Why! the boy's going 'all out'! They'll never catch 'im."

"Yes!"

"No!"

Beesting raced away to orders, and until within two furlongs of "home" held a four-length lead. Then Olivia and Trencherman shot up, and close together they swept into the "straight," with the crowd yelling "Beesting!"

Trencherman challenged the bay horse, with Olivia coming strong. "They can't catch him! Beesting! Beesting!" The whips were going like flails, and the outsider, Beesting, was coming slowly back.

Transvaal, the favourite, was hopelessly out of it now, and the "bookies" were making merry. In the last few seconds a hush fell upon the crowd, for the three horses came down like the wind locked together. Then a shrill voice high up in the Leger stand cried out—

"TRENCHERMAN WINS!"

Tom Heathcote glanced across, and out on the edge of the stand he saw the jockey boy "Bunny" swinging his arms; then the roar of the crowd drowned his cry.

"Beesting! Beesting! Olivia wins! Trencherman! No! Yes! Yes! Trencherman! Beesting—Gowd! look! look! LOOK! it's Trencherman! it's Beesting! No! I tell yer!"

The struggling horses shot passed locked together, with the whips cracking, and it

was all over! For a moment Tom turned giddy, and the bodies of the moving people swam before him; when he looked down at Jim, the man's face was grey like putty, and his eyes were like burning coals.

"What is it?" asked Tom.

"Dunno!" answered Jim huskily. "Wait till the numbers goes up!"

Jim left Tom to see after Beesting, and the man from the city stood perfectly still staring before him. The people melted away, leaving him alone. Below him the crowd, moving like a restless sea, waited for the numbers to go up, and dotted about the bookmakers stood on their boxes awaiting the result. At length they were hoisted, and Tom's staring gaze caught them. A dull roar rose from the crowd, and fell again, Then the fog-horn voice of the "bookie"

in big "checks" split the air—"I pay TRENCHERMAN!"

The multitude below Tom for a moment was like a rocking sea; faintly he caught the riotous yelling of Trencherman's backers. The city man was half stunned with the shock; he held on to a post for support till the weakness left him, then with trembling fingers he opened his "race-book" and got at the result. "Trencherman, Olivia, Beesting!"

"God!" he muttered feebly, "and only a short head separated me from ruin!" He went among the crowd again, pale-faced but calm. It was all over; in three weeks' time he would be brought to book!

CHAPTER IX

DOWN by the lawn fence Tom found Mosenberg and Vera. The old gentleman's hat was tilted over one eye; his face was very red. Vera came to Tom, putting her hand gently on his arm. "Oh, Tom, what will you do? I am so sorry." He had no time to answer her, for Mosenberg interrupted dolefully, "Vel, I never! Transvaal never looked in once the whole journey. The wickedness o' some racin' men! So w'hellup me pass-over-cake! Now don't interrupt your poor father, Vera. Oh dear!" fanning himself with his hat. "'E shut up like the shopkeeper ven 'e couldn't pay 'is rent! I 'ad a cool 'undred on 'im, an' 'e never gal-

loped worth a tenner! Vy, s'w'hellup me! the 'orse never earned the *interest* on my chance!"

Vera edged between them. "Oh! but father, Mr. Heathcote lost everything."

Mosenberg jambed his hat on. "But didn't 'e get a run for 'is money! The country 'orse did try something! Oh dear! I never did! But I've got a big chance with Acetine. Back Acetine, Tom. Oh, my poor poy! vy didn't you lay on the vinner? You got no business ability."

"Can't bet any more to-day, Mosenberg; I'm broke."

"Vat, clean sveep?"

"All but a pound or two."

"Vell a pound! If you get 'fives.' Ain't that a fiver? Take care of little Vera. I must go, and see a friend.

"Oh! tarling, the starch is gone clean out of my new white shirt. I feel—I feel—I feel just like a man got up off a sick bed—all limp! I must have a tonic! But better back Acetine, Tom. I got 'eights' about 'im in the city. If 'e win, vy! it's two thousan' four 'undred pound in my pocket. Dear, dear! I could wring my shirt out, I could!"

The two young people leant over the lawn fence, and Vera's face was tragic. Tom could not look at her, he was truly ashamed. He turned once, gazing idly up into the grand stand, but presently his eyes focussed upon the cold face of the woman he was engaged to, and beside her the tall soldier sat making himself agreeable. Then Vera spoke dolefully, and he turned to her.

"What will you do, Tom?" she asked.

He half laughed at his bad luck; everything

was so dead against him ; for the moment he did not answer.

" They'll put you—in jail, Tom ! " she said fearfully.

" They *might*, Vera."

She took hold of the lappel of his coat impulsively, while Tom, though conscious that the proud woman in the grand stand was watching them, touched Vera's hand. " Good little girl," he said gently, " what is it, then ? " While up in the " stand " Helen McIvor bit her red lips, and registered a vow detrimental to Tom's chances in the future.

" Will you go to father and tell him everything ? "

" Couldn't do it, Vera ! "

She stamped her foot, pulling at his coat. " But you *must* ! Tom."

"They can't find out at the bank about my fraud for about two weeks, Vera; but if I get cornered I will speak to your father. Will that do, sweetheart? Very well! Let us go and get a look at Acetine."

They crossed to where the horses for the Clarendon Handicap were being led round. A nice "talent" was gathered about Wooten's grey gelding Acetine. The horse was fit as a fiddle, and the stable was discreetly confident of making a win. The hoarse voices of the "bookies" were yelling the odds, and Acetine, the grey gelding, ran Ferry man next in the betting. "Five to four, Ferryman. Five to four, Ferryman! Four to one, Acetine!"

"Put your money on Acetine, Tom."

"But I like Ferryman's chance, Vera," said Tom.

"*Do* back Wooten's horse, Tom ; he is sure to win. Here ! " she said, giving him two sovereigns, " put it on Acetine for me." He moved away. " Tom ! " she cried, and he came back. " Father will be pleased if you take his tip."

" All right, Vera," he said desperately, " I'll chance it." Then he went down to the " bookies," and the saddling bell rang.

Vera's two sovereigns and Tom's remaining three went on the grey gelding's chance, and he had hardly put the money on when he regretted it, for Ferryman sailed up the straight looking fit, and massive, and good enough to hold out twice the distance, which was seven furlongs. Then Acetine came out, moving away over the course like a bit of clockwork, and Tom felt easier.

When he went back to Vera, her father

was with her. "Did you get it on Acetine, Tom, me boy?" The old gentleman's watch-chain was loose, and his necktie crooked; he had been arguing with two others about the gelding's chance.

Vera's dainty fingers arranged his cravat, and Tom tucked his watch chain away for him.

"Thanks, Vera, my dear; but I always *do* get heated ven—ven—ven a man *won't* be convinced! There's Hoppermein says the big 'orse 'll worry Acetine down! Did y'ever! Vy! Acetin' 'll walk 'ome!"

"Hope so!" said Tom. "They'll start presently. Shall we go to the grand stand?"

"Oh, my poy!" said Mosenberg as they sat down, "this *will* be a 'go.' Ferryman 'll never look in — never! Hullo! They're goin' to the barrier. See! Vera, that's

Acetine against the rail. That's Lucifer, foolin' round a-vastin' time."

A silence followed; then the "barrier" went up, and Lucifer flashed to the front, and kept the lead gamely for the first two furlongs, with the "field" well up. At the turn, Ferryman, with Acetine, moved up. Backers became uneasy. "Ferryman! why 'e's cut Lucifer down, 'e's done! Ferryman! FERRYMAN!"

The big horse swung into the straight with Acetine well on his tail; then Ferryman running wide, the grey gelding got in on the rail and cut the field down, winning by four lengths from Lucifer, while the favourite dropped out of sight.

Mosenberg was delighted. "Kiss me! Vera; kiss yer poor ole father. It's two thousand four 'undred pounds! Vy, Tom,

you're not smilin! S'help me passo—— you backed 'im, didn't yer? Don't tell me you never did!"

"We both backed Acetine, father," said Vera.

"Vel, I never did! Good little girl! I don't feel *half* so limp now—I don't! I—I—I'll just go now, and talk with a few of the boys."

"Don't drink any more, father."

Mosenberg spread out his fat hands deprecatingly. "Of *course* not! Dear! dear! Vat a peautiful sight the country is. I—I really believe that I'd like to live away from the town—for a little while, of course—I *do*!"

The remaining races proved beneficial to Tom; his luck was in, so when they took the train for Sydney he was twenty pounds to the good. On the station at Redfern he

encountered Helen McIvor. She bowed slightly as the parties passed each other, and her face was scornful.

"Why, that's Miss McIvor, isn't it, Tom?" Mosenberg asked. Tom did not answer, and somehow Vera felt common, and ashamed.

It was then that the young man looked down, and seeing the distress in Vera's face, a sudden anger flooded his heart against the woman he was engaged to. "Let her go, Vera," he said; "let her go. I do not love her." So in silence they went home.

CHAPTER X

THE dinner and appointments at Mosenberg's house that evening were excellent. During the early stages Tom was most unhappy; the undoubtedly good claret took no effect upon him, the wit of the elated money-lender passed by him, and even the tender solicitude of the sweet little girl who now loved him he could not appreciate. "Don't be down-hearted, Tom," she said once, half whispering, but her father caught the soft glance and the whispered words of his little girl.

"Eh! What? Down-hearted? Who's down-'earted? You mustn't get in a fuss,

Tom, my boy, just because you lose a few pounds."

"That's not it," said Tom, smiling now. The wine and the soft eyes of Vera were making him forget his troubles. Mosenberg went on speaking.

"You know, Tom, fussin' and getting hot spoils a man's linen. Look vat a mess my shirt was in when Trencherman won the Park Stakes to-day. Vy! it was ruined!"

"Oh, father!" cried Vera. The old man was taking too much wine.

"Don't interrupt your father, Vera. Vell! when Acetine won his race, I got sort of cool again."

"Shirt sort of stiffened up, eh?" asked Tom.

"'Ave some more claret?" said Mosen-

berg, ignoring Tom's attempt at wit, and the young man helped himself.

"Are you going to back Sir Foote for the Doncaster?" he asked presently.

"Vell! I think so, Tom, but you know, Tom, the price will be very short. 'Tisn't an Acetine job you know. There's nothing else in it." The subject was dropped, and a few moments later Vera went to the drawing-room. Tom would have followed her, but Mosenberg checked him. "Not yet, I want to 'ave a talk with you."

"Oh!" The money-lender's tone rather annoyed Tom, but he sat down again, with a dim idea that Vera's father was going to talk business. He was not mistaken, but Mosenberg's first words took the young man aback.

"Eh, vat about those I.O.U.'s, my boy?"

Tom really didn't know "vat about them" ; he had forgotten their existence ; they were submerged in the awful embezzlement of the last two weeks. An I.O.U. more or less did not matter. He only wondered now that he could have been so foolish as to try and face a normal responsibility like those little bits of paper with unspeakable " risk " that had not come off. Beside his defalcations at the bank, the I.O.U.'s were to him now as mere pigmies. Like unto many others he now, when it was too late, " wished he hadn't ! "

Mosenberg spoke again. " Have they been pushin' you, Tom ? "

" No, strangely they have not worried me —can't understand it."

" And—an' is that all your liabilities ? " The money-lender's shrewd eyes looked into

Tom's, and for a moment the young man hesitated. Then his good angel came prompting him to tell all, and chance it—next moment he thought of Helen McIvor, and he lost heart. "That is all," he answered.

Mosenberg leant over and filled Tom's glass, while the younger man wondered what was coming. The money-lender cleared his throat.

"Now I want to know, my boy, man to man, what *are* your intentions."

"Oh! I'll pay 'em some day," Tom answered more airily than he really felt.

"You don't q'vite understand me, Tom."

"How?"

"There's my little girl—you're makin' love to 'er—I won't 'ave Vera's feelings trifled with——"

Tom put his glass down quickly. "What nonsense, Mosenberg."

The money-lender's face grew hot. "Then you didn't mean it? S'w'hellup me pass-over! yer couldn't, Tom—yer couldn't deceive a pore innocent little girl."

"But I don't understand, Mosenberg! We are not engaged! How can I?"

In the next room Vera was playing waltzes. Tom longed to go to her, and ask her to decide for him. His allegiance to Helen McIvor stood between them; it rested only for her to break down the barrier, but he had a decided objection to allowing her money-lending father from constituting himself arbitrator.

"Tom," said Mosenberg half pleadingly, "I won't have my little girl's heart broken—I won't! no, I won't!"

"There can be no question of a breaking heart, Mosenberg."

"So w'hellup me! Vy, didn't you *kiss* 'er—— Didn't I *see* you! Why—why! w—w—w—why! you're worse 'n a thief in the night—you climb through the window—but—but you'll 'ave to go out by the front door, Tom, like a gentleman. She's a good little girl, Tom. You kissed 'er, you know, my boy!"

"Yes!" answered Tom, "yes! But what can I do? I am sorry, Mosenberg, truly. I am sure Vera is a good little girl—and perhaps——"

"Yes! me boy?"

"Well, you see, I am engaged to Miss McIvor. You know that."

"I know, an' that's why you're not doing a fair thing by Vera. I'm not goin' to have my little girl suffer."

"And I can't break my word to Miss McIvor," Tom retorted sullenly.

"Vat! you don't love her, do you?" asked Mosenberg incredulously.

Tom became angry. "I question your right to ask such questions, Mosenberg."

The money-lender stretched out one big hand, and his voice was softer when he spoke. "On'y the right of a father, Tom!"

His answer touched the young man. "She will find a better husband than I, Mosenberg."

"The man a woman loves is the best one to her, my boy. Women are all the same, the high an' the low, and I don't say my Vera's any different!"

"I could not do it!" said Tom. "We have been betrothed since we were children."

"But you don't love Miss McIvor?"

"Mosenberg," Tom answered, "if Miss

McIvor were to release me voluntarily I would willingly ask Vera to be my wife, but I will not take the first step towards breaking my engagement."

Mosenberg's business instinct came uppermost at this stage. "Can't we manage it? You know, Tom, sort of send her an anonymous letter!"

Tom put his wine down angrily. "Drop that! I will stick to my bargain."

"Then you won't marry Vera?"

"I won't!"

"You won't! S'hellup me Moses—I'll—I'll make you!"

Tom shrugged his shoulders, he would not retort.

The money-lender spoke again. "I hold your paper for two hundred and seventy pounds—I bought it all up. Wait a bit—

I'll—I'll *show* yer." He went to an adjoining room, and returned with a bundle of Tom's evidence of debt. Then he sat down again, laying the papers before him, and his fat hands trembled slightly. "I bought 'em all up, Tom, thinkin' to do you a good turn, an' now s'hellup me passover! you turn dog! Vat would your managing director say if I sent these along to 'im, eh?"

Tom looked back at him with blanched face. This then was to be the end of things! "You wouldn't do it, Mosenberg!" he cried.

"But I *vould*!"

"You would ruin me?" the young man asked, forgetting that but two weeks lay between him and the criminal dock.

"I got to think about my little girl."

"Give me time, Mosenberg."

"Not an hour! If you don't love my

little Vera, why did you steal her pore little 'eart? Tom! Tom! I'm surprised, and—and——"

Tom leant forward, a lump had risen to his throat. "Listen! Mosenberg. Even if I confessed that I loved Vera, I could not break my pledged word to Miss McIvor!"

"It could be arranged, s'w'hellup me—I—I—— Say I give you time, my boy—till after the Cup's run, eh?"

"Give me time, two weeks," Tom said huskily.

"You'll be good to Vera, Tom; you won't be unkind just because her poor ole father—you'll do a fair thing? S'hellup me——"

"Father!" Vera stood in the doorway, her face aflame. "How dare you, father! I have no claim upon Mr. Heathcote. He has no claim upon me."

Tom rose from his chair, and stood waiting.

Mosenberg wrung his fat hands. Oh! dear, oh! dear! women *always* spoil *everything*. Kratious! you make your pore father feel all—all limp again. Go away like a dear child. I'll—I'll put a "fiver"—a *tenner*! on *Sir Foote* for you, Vera——"

Vera turned from him scornfully, and the tears shook upon her long eyelashes. "Mr. Heathcote," she said unsteadily, "father has no right to dictate my future. I do not wish to marry."

"Vat!" cried Mosenberg. "Oh, dear! Just like your pore dead ma! No business tact! Showin' your hand! Didn't you tell me you loved Tom?"

Vera sprang across to her father. "Stop! father, you are cruel; I have never—I did

not—oh! father!" Then her tears came, and the old man put his arms about her.

"There y'ar! Tom," he said reproachfully. "Look what you done *now*."

Tom stood quite still, his hand resting upon the table, watching the sobbing girl. At last he spoke. "Then you love me, Vera?"

Vera hid her face in her father's ample waistcoat, sobbing, while the old man nodded violently to Tom by way of encouragement.

"You love me, Vera?"

"O' course!" answered her father. "O' course!"

After a few moments' silence Tom tried again, but the little girl could not face the situation.

Old Mosenberg's face was beaming again. "So like her pore dead ma!" he murmured.

"You will give me two weeks, Mosenberg?"

"Yeth! Yeth! Bless you, my boy."

"Good-bye, Vera," said Tom softly. "Good-bye, Vera."

The old money-lender waved his hand frantically to Tom to get away. Then, as he turned and went slowly through the door, she answered faintly—

"Good-bye, Tom."

"Peautiful!" muttered Mosenberg. "'Ow like her pore dead ma!"

CHAPTER XI

On the Monday evening following his interview with the money-lender, Tom Heathcote went to the betting shop to watch the odds. He had made up his mind to back Sir Foote for the Doncaster, in spite of the rumour abroad that the big horse was "off colour." A number of sports were watching the "board" when he entered, and almost at once he caught the eye of the jockey boy "Bunny." The lad looked prosperous. He had discarded the coloured cloth from about his scraggy neck, and wore in lieu a high collar. This, with a brand new suit, made the lad look fairly

respectable, and the clothes gave him more confidence in himself. He nodded to Heathcote, and presently made his way through the cluster of idling spectators. Bunny looked up at Tom, his little eyes twinkling.

"Did you back Trencherman, mister? I did, I won ten 'quid.' Beesting might 'a beat 'im though, but his crowd didn't know enough."

"I backed Beesting," Tom answered. "But what about Sir Foote for the Doncaster, Bunny? Do you know anything about him. They say he's 'crook.'"

"Yes! mister, they say 'e's gone 'off.' 'E don't come out on the track of a mornin'. I'd wait a bit if I was you. A mate o' mine say he'll let me know by Wednesday. You meet me at the 'Two Up' school on

Wednesday night. You can get 'twelves' about the 'orse now, but 'e won't jump much either way, there's so many good 'uns starting."

"But do you think Sir Foote can win if he's fit?"

"Yes! 'E can."

"What about the mare, Vanity Fair?"

"See! mister. She won't 'cite' him after they leave the barrier—but you wait. I think the 'orse is off form."

Tom watched the "board" for some time, listening to the jargon of the horsey men, punters and "pimps." From what he could gather, the public was easing up on the big horse, Sir Foote, and the rumour current about his condition gained ground. A little red-faced man in leggings stood near him, talking to a big burly companion,

with a prize-fighter's jaw, and close-clipped whiskers.

"They do say it's his near fore-leg wot's 'crook.' I was talkin' to 'Arry to-day—— 'E's not backin' 'im."

"Well, I don't know what to make of it, Jock; it's a 'fly' crowd that's running Sir Foote's charnce. They didn't bring 'im all this way for 'nix.' An' look at his 'price'; considering the good 'field' 'e's among, he's short priced! If Sir Foote goes out a lame 'orse, and wins, some one 'll make a pot o' money!"

A strong demand had set in for Purser, Kelso's clever brown gelding, and as Bradshaw was booked to ride this plucky son of Sir William, backers expected a good "go" for their money. Tom was strongly tempted to follow the fortunes of Kelso's

horse, more especially as Sir Foote stood fair to "ease up" still more in the betting. Heathcote, like unto many more amateur dabblers in racing, went by public opinion, and public opinion, after all, is a fairly reliable barometer to the man who is not "in the know." However, he decided to wait and see what "Bunny" could tell him at the "Two Up" school on Wednesday night. Since Trencherman's win at Clarendon, Heathcote had accumulated a fair amount of respect for the vagrant jockey boy's judgment.

On Wednesday night Tom went along Castlereagh to the "Two Up" school for the purpose of meeting the lad. The report of Sir Foote's inability to face his morning's work was strong as ever, and Tom had practically decided now to let him alone. That the son of Sir Hugo could gallop yard

for yard with the best of them Tom knew, but as the little man with the gaiters and the red face had said once, "The best 'orse on God's earth can't win a 'Doncaster' on *three* legs, can 'e?" Then, again, reliable "backers" had rallied round Purser during the past two days, and Kelso's "stable" made no secret of the fact that the brown gelding was "goin' for it."

Tom entered the "Two Up" room. All was silent; only the steady voice of the "caller" as the coins were spun up. At the far end of the chamber the gamblers crouched round the ring watching the pennies spin in the air, and from above the light fell upon their upturned faces. Presently he advanced to the ring, and a man, who was just "cleaned out," made way for him silently. He closed the gap, and staked half a crown

on "heads" with a fat man beside him. The coins were twisted upwards; the "boss" cried "Fair go," and when they fell Tom was the better by two and sixpence. He played on, with varying luck, for about an hour; then as he turned to go he found the jockey boy "Bunny" behind him.

"'Ave you finished bettin', mister?" he asked. Tom nodded. "Then come on outside," the lad went on, "we can't talk 'ere!"

As they went towards the entrance Heathcote pointed to a bench in the corner. "What's wrong with this place for a chat? Let us sit here." So they sat down, and the boy got to work with his news.

"'E's 'crook' al'right!"

"Who? Do you mean Sir Foote, my boy?"

"Yes! mister. The bloke I seen knows a lad in the stable who reckons that the 'orse can't stand any work at all. His leg's 'up.'"

Tom looked at Bunny closely. It was so hard to come at the truth with those racing "pimps." But then he thought, "Why should the boy take me down?—he has nothing to gain by it." So he dismissed the suspicion at once. "Then the stable is not backing the horse, Bunny?"

"No! They're goin' for Purser—that's Kelso's 'orse, you know. I'm backin' Purser, there's nothin' to puff 'im out, barrin' Sir Foote—an' Vanity Fair? Bless yer! mister, she won't get a 'look in.' You sail in and get yer 'eights' about Purser while there's time."

Tom felt a certain amount of relief now

it was pretty certain that Sir Foote was disposed of, but his anxiety was in no ways allayed as to the direful effect, if he did not get "home" on the Doncaster at the end of the week. "It means a lot to me, Bunny!" he said, almost involuntarily, as he rose to go.

"Well, anyway, mister, don't you back Sir Foote. 'E's a good 'orse, but he's broke up."

On the morning following his meeting with the jockey boy Tom put half of the remaining purloined notes on Purser, and got "eight to one." At the last moment he had not the courage to chance it all on Kelso's "flyer." He decided to prolong his fate on the Sydney Cup, to be run at the same meeting, for somehow, despite the easing off of Sir Foote in the betting

market, and the accepted rumour that he was too lame to finish well, an ugly doubt worried Tom, so with a curse at his own cowardice, he laid Purser to win him £160 at "eight to one," and held back the balance for one last go at the "Cup."

While having lunch at the Café Français he met Mosenberg. The money-lender was struck "all of a heap" when Tom told him what horse he had backed. "Oh! s'hellup me! Lay it off, me boy! Lay it off! There on'y one horse in it. Oh no! not Sir Foote, 'es bust up. Vanity Fair 'll win lookin' behind her!"

Tom's face dropped. Here was another thing to worry over! "You don't say so, Mosenberg. They tell me the other morning she couldn't gallop a yard."

"Who told you now?"

"Well, I heard it!"

"Well, you 'nark' me, Tom—you do! No peziness ability!"

Just then a big fair fat man waddled past. Mosenberg stopped him. I say, Goods! come and have some coffee-royal; I want you."

The fat man would not wait. "Can't stop now, Mosenberg, me boy; what is it?"

"How's Purser in the betting down in the City?"

"First favourite. Can't stop now, ta-ta!"

"Did you 'ear that, Tom? Vell, I never. You—you—you'd better not 'hedge,' Tom. Vell, vell! I—I dunno what to do. I think I'll be gettin' down town again. You won't come, Tom? Well! good-bye, me boy." Then Mosenberg went through the bar into the street.

That evening the public got a run on Vanity Fair, and the beautiful chestnut mare ousted Purser in the betting market. Tom met Bunny the jockey boy again that same night by accident, and the lad was still strong on Purser. "Yes!" he said, in answer to Tom, "the mare Vanity Fair is fit as a fiddle, but she can't face the pace they'll make it. Sir Foote's out of it!"

So Tom went home to bed and dreamt that a rank "outsider" came away at the "distance" and won anyhow.

CHAPTER XII

MOSENBERG'S paternal heart was very sore, for his little girl Vera pined before his eyes. Tom had not been to see them since the evening of the scene between the three. Another spike of magnitude in the money-lender's heart, of still more importance, was that Tom's wealthy uncle, with whom the young man had quarrelled, was seriously ill, and "might kick out at any time," as Mosenberg pathetically put it to himself. Now the old man had definitely decided that Tom and Vera were engaged, despite the understanding between the young man and Helen McIvor. That

Tom should jilt his charming little girl, Mosenberg felt to be an outrage upon decency, but that the great wealth of the uncle should go out of (by which Mosenberg meant his family) was still more outrageous, so the money-lender, in fulness of his love for his daughter Vera, and his respect for his prospective son-in-law's fine chance of being shortly a rich man, decided him upon a definite and, to him, very necessary and praiseworthy line of action. He decided to call upon Miss Helen McIvor!

So on the Thursday afternoon, two days before the memorable Doncaster was run at Randwick, Mr. Isaac Mosenberg, irreproachably attired in frock coat, grey trousers, and a striped waistcoat, walked quietly up Macquarie Street to the town house of Mr. McIvor, squatter, and credited million-

aire. As he knocked at the door his heart was full of pity for little Vera, and contentment with his own tact in deciding to get "first leg in," as he styled it, in this game for the happiness of his child. He was shown into Helen McIvor's neat little drawing-room by a quiet-looking housemaid, and there he sat with his new bell-topper, which he had bought for the occasion, under his chair. With that instinct born of lending money on good security, he mentally totalled up the value of the pictures and furniture, contrasting it with the "show" surrounding him in his own home, and the inspection ended in favour of himself. His speculations were interrupted by the entrance of Miss McIvor. She stood a moment looking at him, till he rose bowing awkwardly. She took a chair opposite him.

"Will you sit down," she said, and as he resumed his seat, she continued glancing at his card. "You are Mr. Mosenberg. In what way can I be of service to you?"

Mosenberg smoothed his waistcoat softly. "Thank you, Miss McIvor. It's a delicate subject—sure enough. Er—I know your pa—just a leetle—business, you know."

"Is it about my father then—you had better see him. He will be in Sydney next week."

The money-lender raised his fat hand hastily. "Not for the world, miss. It's *you* I want to see. I'm in sore trouble —I *am!*"

The cold woman's face softened a moment. "I am sorry, Mr. Mosenberg—perhaps if you were to explain yourself——"

"Yes, of course! but it's such a delicate subject for a father, you know."

Miss McIvor said nothing, so Mosenberg continued speaking. "Weel, it's about my daughter, my poor little Vera — she's — she's in *love*."

His hostess smiled faintly. "How sad," she murmured.

"Yes! it is — s'hellup — beg pardon — she's in love with a friend of yours—and she's pinin' away. Oh dear! it makes me feel like I did when Trencherman won the Park Stakes. But p'raps you don't go in for racin', miss?"

"I'm sure I'm very sorry for your daughter, Mr. Mosenberg, but would it not be simpler to interview the gentleman?" Miss McIvor answered carelessly.

"I did, I did, but he won't come up to

the 'scratch' because he's sort of engaged to a young lady."

The colour slowly left Helen McIvor's face, and her mouth grew hard; she had begun to divine the trend of the money-lender's conversation.

"What is the gentleman's name?" she asked.

He hesitated. "Well, I would really like to——"

She rose, and stood watching him from the fireplace, and one white hand was up to her throat. "Don't let that trouble you, I pray."

"Well, then, it's Mr. Heathcote."

The hot blood crept to her face again. "Ah!" she said faintly, then gathering strength, she went on: "Does Mr. Heathcote love your daughter?"

"Yes! It's beautiful to see 'em cooin'."

"That's enough, Mr. Mosenberg. You know that I was engaged to Mr. Heathcote; very well! Tell your daughter that there is now nothing between us—and—let her be happy—if she can!"

"Vy! wasn't you happy, Miss McIvor?"

She turned on him in sudden anger. "You idiot."

"I'm sure I beg your pardon. You must make allowance for a pore father's feelin's."

"Pardon me," she answered, for her anger was gone; only contempt remained, not so much for the man before her as for Heathcote, who had behaved so shabbily.

"Yeth! yeth! Then you're not angry with me, miss?—dead certain?"

"No!" she answered wearily. "Go on! Tell me what you would wish."

"If you'd only tell Tom—that is Mr. Heathcote, when he calls on you next time that it's 'off,' you'll just about fix things up."

"Are you sure this man loves your daughter, Mr. Mosenberg?"

"Of course. I'm—I'm—I'm as sure as I am that Vanity Fair's goin' to win the Doncaster, I am!"

"Very well." She moved from the fireplace as though anxious to end the unpleasant interview. Mosenberg rose and stood a moment twisting his bell-topper. He was pleased with his easy victory, but he wished to make sure that the game was won. "Then you'll give Mr. Heathcote the 'go by' when he calls again?"

Helen McIvor swept her arm round angrily, and pressed the electric button.

"The maid will show you out," she said haughtily, and so Isaac Mosenberg left the room "just 'ot all over—like beetroot," as he put it to himself going down the staircase. But he issued into Macquarie Street well pleased on the whole.

Mosenberg proceeded to Tattersall's, where he was further pleased at learning that Vanity Fair still held a lead in the betting for the Doncaster. So he laid a little more about the chestnut mare, just to buy the young people something tricky for the wedding. The money-lender had the whole future nicely mapped out now. Tom's uncle—poor man—was to die, conveniently leaving the young man all the money, then Vera and he could be married in tip-top fashion "along with the best of 'em." Going down Pitt Street half an hour

later he met Heathcote, and asked him to come and have some "Fizz! me boy," but Tom excused himself. "I'm going up to Macquarie Street."

"Eh! Why, I just come from there."

"What?"

"I mean—I—I mean I just come along that way—you know what I mean!"

"Oh!" said Tom, and they parted.

Tom went along to Helen McIvor's place wondering what he should say—how excuse himself for his careless absences. It never entered his stupid head that perhaps, after all, Helen did not love him so very much. Early associations had trained him to the belief that they two were inseparable. He knew now that he did not really love her, but he could not imagine her returning the doubtful compliment.

While entering the gate he looked up a moment, and just caught sight of Helen withdrawing herself from view. A maid appeared almost immediately in answer to his ring, and in reply to the usual question, was told that Miss McIvor was not at home. Tom went in the street again raging. The snub was direct and decisive. "Damnation!" he muttered. "It's all over!" Then he walked home to his lodgings feeling miserable. He was free now to make love to the money-lender's daughter, but somehow the emancipation carried with it a nasty sense of meanness on his part.

He looked at himself in his mirror solemnly thinking. At last he turned away laughing hopelessly at his own fate. "I want a streak of luck badly," he said, and then went down to dinner.

CHAPTER XIII

THE evening before the Doncaster, Tom Heathcote went home to dinner with Mosenberg. "We'll talk over the chances of the day's sport to-morrow, my boy," said the money-lender. "Then when I'm out at the Club, you can have a chat with Vera; I telephoned the little girl I'm bringing you to dinner. Quite the thing, ain't it?"

In the "hansom" on the way home, Mosenberg rather startled Tom. "I did hear to-day that Sir Foote's fit and strong, and that he's been backed by the owner to win a 'pail' of money. We-e'-e'l s'hellup me! I—I don't know what to do! There's

Vanity Fair cut out in different time for a mile this mornin', and—and what have you backed ?"

" Purser," said Tom.

" Oh, yes. Course ! "

" What else did you hear about Sir Foote ? " Tom asked.

" Well, I did hear that he's doing work on the sly—workin' in the moonlight."

" Rot ! " cried Tom.

" I really 'ope so, me boy ; I've a good 'bit on' the chestnut mare — I don't want no Sir Foote's to win."

" Is your information good, Mosenberg ? It's only *hearsay*—no one seems to know anything for certain."

They reached Mosenberg's house shortly afterwards, and Vera met them at the door. She welcomed Tom as if nothing had passed

between them, which made him feel more comfortable. She looked so sweet in her dark red dress, so different in type to the fair imperious Helen McIvor! This night as he sat opposite her at the small table watching her dainty ways, Tom felt the longing coming over him, which he had for so long resisted—the desire to tell this sweet little maid that he loved her. And old Mosenberg, with one eye on his turtle soup, and the other on the young people, saw it all, and mentally prophesied a happy climax. During dinner the programme for the morrow's racing was discussed, and finally arranged to the satisfaction of Vera. Mosenberg decided that they should drive to Randwick in his own "turn-out," and Vera guaranteed to have a first-class cold luncheon prepared. "About the 'Fizz,'" said the

money-lender, winking at Tom, "just leave that to me!"

"Father has given me £20 to speculate. I am going to wait till I get on to the course before I do any betting," said Vera.

"I've backed Purser," said Tom, smiling at her.

Her face fell. "Father says Vanity Fair can't lose."

Mosenberg coughed uneasily, for Tom's eye was upon him. "Well, I wouldn't be in a hurry, Vera—I—I wouldn't, you know! I'll tell you on the course." Thoughts of the money he had laid out on Vanity Fair made the money-lender shuffle in his chair.

About nine o'clock Mosenberg excused himself, and went to the City, leaving them alone. "I'll be back in 'alf an hour," he said, but he did not land home till two o'clock

the next morning, and his sweet little Vera found one of his tan boots in the water-jug when she went to wake him at ten o'clock for breakfast.

"Vera," said Tom, "will you come on to the verandah, little lady? I want to tell you something."

She rose, looking at him shyly, and together they went through the open French window. She stood looking down into the bay, where the warships lay dotted with electric lights, while he looked down at her. "I love you," he said simply.

She turned to him with startled eyes, and her lips were trembling. "You forget," she faltered.

"I am free now, sweetheart!—my engagement is broken off."

"And so now you would turn to me, Tom? Why?"

"Why? Because I love you—I could not tell you before. Will you forgive me, Vera?"

"There is nothing to forgive," she murmured, and then they kissed each other, and for a while they were silent.

Presently they sat down, and she spoke. "When will you tell father, Tom?"

"After the Doncaster, perhaps, Vera. If I win!"

"If you win! What do you mean?"

"You know, sweetheart, that they will put me—in jail, if I don't make good the money I have sto——"

She put her white hand quickly across his mouth, checking him. "No! not that, Tom. Oh! do tell father everything, dear. He will settle it."

"Vera, I could not! I dare not! Listen

to me! If I win over Purser, I will be all right—and then, sweetheart, I will ask for you, but I cannot face the situation if I 'go down' over the Doncaster."

"Then what will you do?" she asked. He did not answer.

"What will you—do?" she repeated fearfully. Still he did not answer, and she started crying quietly.

He put his arms about her. "Don't cry, darling!"

"Then promise me, Tom, that you will tell father."

"Let us wait till after to-morrow, Vera."

"No! no!" she cried. "You will break my heart." She clung to him.

"Promise me! Oh, promise me!"

Then pitying her agony, he promised that either way, win or lose, he would tell her

father all, but he had made up his mind if he lost over the day's racing to go away quietly, and blow his brains out.

They stayed on the verandah till past eleven, she talking happily of their future; he listening, and if ever a poor unfortunate bank clerk prayed for a streak of luck, he did that night while sitting under the honeysuckle with Vera Mosenberg. He went home wondering whether he would have the courage if things went wrong over the Doncaster, to "blow himself out," now that he loved Vera so much.

On the morning of the eventful autumn meeting at Randwick, Mr. Mosenberg, Vera, and Tom Heathcote were driven to the course in the money-lender's fine "turn-out," behind as two serviceable-looking bay carriage-horses that could be found in Sydney. Mosenberg

was resplendently dressed in broad check tweeds, with an amazingly gaudy waistcoat, across which were stretched two immense gold "cable" watch chains. The "glasses" he carried across his shoulders were in "the right place for the right man," for Mosenberg was no amateur among racing men ; he carried the glasses for use, not for show, and there were hundreds of high-collared youths present at Randwick that eventful day who would willingly have bartered their "Potts-Point" style for the undeniably "horsey" manner in which the money-lender "slung" his "sighters." Tom and Vera also carried glasses, and the little girl was frocked in navy-blue serge, as the day was chilly, though full of sunshine. What an immense mass of struggling humanity met them as they turned out of Flinders Street on to the Randwick

road! Gaudy dealers' carts with "something quick" in the shafts challenged the lumbering 'buses, while "hansoms" swung in and out through the twisting line of vehicles. Peroxided women in bright colours sat beside loudly-dressed "bookies"; touts and spielers, pimps and "bummers" swarmed along the road, some riding, others driving, while above the hurly-burly and din of the sporting public of Sydney rose the strains of mouth-organs from the painted carts of the "bottle oh" men, with their "donahs" beside them, full of life and song, eager to get on to the "lug" of the "bookies" and score a bit more than they made in "bottles," with a win over the Hystoric Doncaster! "Oh, tell 'er that I love 'er!" wailed the mouth-organs as Mosenberg's carriage swept past. Once a woman with

dyed hair and a pair of lustrous grey eyes bobbed her head out of a "hansom" and cried welcome to Mosenberg, and he, nothing loth, waved his hand. Vera blushed, and Tom smiled, and so the incident of some one else's property making free with the money-lender passed off as a joke.

"Racing's a great leveller, Tom, me boy," said Mosenberg as they neared the entrance to Randwick Course.

Down from the uplands behind the course the people poured in thousands on the way from the coast suburbs, and round about them struggling masses of swearing, laughing, and concertina-playing "pushes" battled for entrance in a cloud of white drought-dust. The spielers with their little "table of tricks," the "Monte" man, the "Two Up" school, the tipsters, pimps, and "bludgers," the

"bashers," and bawdy-house women swept by, all talking "horse, horse" with their neighbours. Everybody knows every one on Randwick day!

When Mosenberg and Tom took Vera to the grand stand it was already well crowded and filling fast. The vice-regal box—at the occupants of which so many women and a few men had come here especially to stare—was empty, but the doubtful "society" of Pott Point, and other fashionable suburbs, crowded round the reserved place with a tenacity worthy of a better cause. The snobocracy of Sydney and Melbourne take a lot of shaking off at times.

Vera Mosenberg seated herself beside a tall blonde woman, whom she called "Auntie," so presently the two men went down among the "bookies." The course was in great

order; stretched in Irish-green across the drought-stricken country, for, despite the long spell of dry weather, the A.J.C. had managed to keep the lawn and course alive.

The roar of the "bookies" arose, and from the Leger reserve came the shouting of the lesser brethren of the "Bag" exhorting the public to take the "odds." Tom suddenly remembered that he had to get some money on for Vera, so presently he left Mosenberg, who was haggling with a big red-faced bookmaker, and went back to the grand stand.

"Take me down to the lawn," she said when he came to her. "Auntie does not want to move." The blonde aunt moved her hand airily. "Oh, dear, no. I'm waiting for 'Royalty,' you know! Jack" (meaning her husband) "has put my money on for me—I'm not betting on the first race." So

they left her, and went to the lawn. De Groen's band was playing a waltz, and the beautiful lawn was crowded with gaily-dressed women and frock-coated men from the two states.

Vera decided not to bet till the Doncaster, upon which she had already placed, by commission, a good sum on Sir Foote.

"Whatever did you back him for? You told me Vanity Fair was your idea," asked Tom.

She laughed uneasily. "I don't know why, Tom. But ever since father showed me the 'weights,' I have been haunted by the horse's name."

Tom did not answer—a sudden doubt had clutched his senses, turning him white to the lips. What if Sir Foote won?

"Tom," she said, "give me what money

you have left. I will put it on Sir Foote for you."

"He can't win, Vera; he's 'crook'!"

"Give me the money, Tom. How much have you left?"

"Twenty-five pounds, Vera."

"Listen to the 'bookies'! Woods is laying twelve to one about Sir Foote!"

"I don't like to, Vera. They say he can't win. If I could only see 'Bunny' the lad, he might know something." Then Tom Heathcote turned round, and found the jockey boy beside him.

CHAPTER XIV

"I've been lookin' for yer all over the place, mister!" said the boy eagerly. Then seeing Vera, he became shy, and glanced inquiringly at Tom.

"It's all right, Bunny," he said. "This young lady understands racing. Well, what is it? Have you any news?"

"Come on down to the fence, mister—if the young lady wouldn't mind."

"Not at all, Bunny," Vera answered, so they went down, and stood by the lawn fence. The lad looked up into Tom's face, and his eyes were scintillating. "Tell us, mister! 'Ave yer backed 'im yet?"

A spasm of pain caught Tom's heart. The earnest face of the jockey frightened him.

"Backed who? Good God! you don't mean to say—why, boy, you know I've backed Purser to make or break me."

"Lay it off, mister! Lay it off!" cried Bunny, and his thin lips were trembling in his eagerness.

"Tell me what you know," cried Tom savagely.

"It's Sir Foote, mister! 'Old on till I tell yer. I only found out larst night. He's fit and strong, and 'e's goin' for it with all the stable's money on 'im. S'help me Gawd! I couldn't let yer know before. Why, they've bin trainin' th' 'orse by *moonlight*. 'E's never better than 'e is now. Go an' site 'im down there—the

prettiest bit of 'orse-flesh that ever come to Randwick! Lor' luv me! and 'e's at 'twelves' with the 'books' this very minute."

Then it was that Vera caught Tom by the arm, shaking him in her excitement. Oh! Tom dear, do put the money on—I'm sure he'll win!"

"Dead sure, miss!" cried Bunny.

Tom turned to Vera, and for a moment these two forgot their excitement, and the roar of the "bookies" and the cries of the "push" quarrelling sounded far away. Then the strain of the great "game" Tom was about to play came in upon his senses. "Vera," he said, and his voice was hoarse. "Shall I?"

"Yes," she said faintly. "Yes! dear—for me!—for my sake!" So he

turned from her in silence and went in quest of a reliable turf "commissioner," who would be willing to lay him twelve to one against the chance of Mr. Baron's beautiful bay horse Sir Foote.

A few moments after making his wager, Tom met Mosenberg. The money-lender was delighted. "Vy! Vy! They do tell me that Vanity Fair's goin' to romp 'ome. There's nothing to stop 'er. We're no afraid of Beanba, an' we're no afraid of Purser. Lord luv me! wot *did* yer back the gelding for? Vy! 'e can't gallop a 'tip-top bat' with the chestnut mare! She—she—she—she'll *lose* 'un!"

"I'm saving a bit on Sir Foote's chance for the Doncaster," said Tom.

Old Mosenberg raised his fat hands in horror. "Vat!"

"I got 'twelves,' Mosenberg, and they think he'll win. That's all 'flam' about his leg being bad."

The money-lender pushed his bell-topper back on his head. "Who told yer?"

"A jockey boy I know!"

"A jockey boy! Well, so w'hellup me passover! A jockey boy told 'im! And wh-wh-wh-what did you give 'im?"

"I didn't give him anything, Mosenberg. I did a small service for the boy once!"

"Dear! dear! An' now 'e's paying your gratitude by puttin' y'on to a 'orse with one leg up like a—a—an aristocrat with the gout! Well, so w'hellup me!"

"His leg's sound enough, Mosenberg."

"It *can't* be, me boy. I seen 'im just now. The leg *looks* sound. But *you*

know!" said Mosenberg, digging the young man in the ribs. "'Ullo! the starter's gone out. Got anything on the hurdle race. No? Well, let's get up in the stand and see the 'go.' I've got a 'tenner' on Ireland's Eye. They're goin' for it. Kelso's *al'right!* The 'orse is startin' favourite at five to two. I got 'fours' about him the other evening." So they went into the stand.

Far across the course the nine competitors for the first Hurdle Race were lined up at the "barrier" waiting for the starter to let them away. The roar of the "bookies" had ceased, and for a few moments there was tense, waiting silence. Once an excited man's shrill voice rang out, "Delusion," and a deep voice from high up in the Leger stand answered "Ireland's

Eye all the way!" Then the silence shut down again.

"THEY'RE OFF!"

St. Clare got away first, with Ireland's Eye close behind, and Delusion lay back last. The field raced together to the half-mile post, when St. Clare began to come back to them, for the pace was very hot. Ireland's Eye still held his position, and Marton crept up as they turned into the straight. Passing the judge's box the field was well together. The big brown gelding Rio, who had been going strong and fencing well, now shot out and took the lead of St. Clare, who showed signs of tiring, and so they raced to the mile with the favourite creeping up, a length behind Marton and "going strong." Delusion made a game spurt, but the pace beat him. Again the

shrill cry rose, "Delusion," as the horse sprang forward for a few strides, under the spurs, then he fell away hopelessly beaten, and an angry shout rang out from his backers. Rio led to the home turn, where Ireland's Eye ran up alongside, with Marton and Booby well in the running. A great shout went up as the favourite and Rio crossed the last hurdle locked together. "Rio wins! Rio! Rio!" "Rio be damned! It's Ireland's Eye! All the way!" A riot of sound, of curses and shouts rose, for Rio had got his head in front of the favourite, with Booby close behind. Until a dozen lengths of the winning post Rio held the lead. "It's Rio wins. Look! Look! Rio! Rio!" Then a vast roar went up from thousands. "No! It's Ireland's Eye! Look at 'im.

He wins! He wins! No! Yes! No! But *Yes*!" And in the clamour and riot of sound the favourite made a desperate effort and got his head past Rio, and won, with Booby and Marton a dozen lengths away.

CHAPTER XV

MOSENBERG pulled out his book and looked through the figures complacently, while Tom watched him, moodily wondering at this uneven distribution of luck. "Did you back 'im?" asked the money-lender presently.

"No!" said Tom, "I hadn't enough confidence in the horse."

"But didn't I tell you Kelso was goin' for it. Dear! dear! an' you've backed Sir Foote for the Doncaster. Vera, darlin', get 'im to lay off a bit—Vanity Fair 'll waltz 'ome easy!"

The little girl turned to him pathetically.

"Oh, dad, I've backed Sir Foote such a heap of money."

Her father spread out his fat hands and his hat slid over one ear. "So like 'er pore mother! No business instinct! Let me lay it off for you, Vera, darling, the 'orse *can't* win. I tell you 'e *can't*. Listen to your father! 'Ullo! the numbers are up!" looking over at the board. "'Ireland's Eye!' Of course. 'E's a great 'lepper' that 'orse. Well, mind Vera, Tom. I'll be back soon. But, b-b-b-but *do* let me 'hedge' a bit for you, Tom, me boy."

"No!" answered Tom. "I'll chance it." So Mosenberg, expostulating, left them, and went down among his pals of Tattersall's Club.

When Tom joined Mosenberg again on the lawn he found his future father-in-law

in a great state of indignation over Wakeful, the Trenton mare. "Vy! they've rushed 'er, Tom. Five to four *on!* Vat sort of a price is that! It's like *buying* money it is. I—I—I had to lay a shade of odds. It's ridiculous! A honest man can't make profits these times!"

"Why didn't you back her some weeks ago?" asked Tom carelessly. Here was this man grumbling just after winning a trifle of £90 over Ireland's Eye in the Hurdle Race.

The money-lender looked at him reproachfully. "Vy? pecause I 'eard on good authority, mind you, that she wouldn't go for it! There y'are! I—I—I—I only back 'dead certs.' I've backed the mare, but I had to *buy* the money I did!"

As Mosenberg prophesied, the Autumn

Stakes fell to Wakeful after a "ding-dong" race home with Blue Metal on her flanks, while Ace of Diamonds ran a bad third.

A "two year old" race followed; and the money-lender put a "fiver" on the winner, Blue Spec, for Vera at "seven to one." He came up to them jubilantly with a roll of notes in his fat hand. "Here you are, Vera! Why, Tom, I *can't* go wrong to-day. Ha, ha! *I'm* in the 'know'! Now I stand to win £4,000 if Vanity Fair pulls off the Doncaster. Think of *that!* Four thou.! S'w'hellup me. I—I—I—I'll buy—I will—I—I—I'll buy you a—what would you like for a weddin' present, Vera?"

Vera looked down, blushing furiously. "Oh! dad, don't be a silly goose!"

"Goose! I'm no goose! But come on!

have a look at the 'orses. So w'hellup me passover! the way you swing that skirt, Vera, makes your pa burst with pride. Now, if Tom would only back Vanity Fair —we'd all be happy! She can't lose; she can't!"

"She might!" said Tom gloomily.

"There y'are, she *might!* You're too cautious, me boy. Too cautious!"

A large crowd of backers were gathered about the candidates for the event of the day—the great "Doncaster" that has for years ruined or "made" so many of Sydney's cleverest "sports." The horses were being slowly walked round in the bright sunshine, and among them were some of the finest brutes that had ever faced the "barrier" at Randwick. Sir Foote, the big bay horse, had many admirers, and the

cynics of the early part of the week were beginning to rue the caution that had caused them to desert the strong-looking son of Sir Hugo. There passed Mosenberg's party the quiet demeanoured Purser, his brown coat polished like satin, and many were the doubts and fears expressed by backers of Vanity Fair when they saw the supple, highly-trained "gait" of this horse of Kelso's.

"Well, I must say he *do* look fit," Mosenberg admitted. "But look at the mare! Here she comes! Isn't she neat! That's Vanity Fair, Vera, she can't lose!" The chestnut certainly was in great form, and already she had established herself first in the betting. The roar of the book-makers came to them, above the yelling of the "pushes," and the solicitations of

the legion of "confidence" men "doing a bit" for a living.

"Look at 'er!" cried Mosenberg proudly.

"But here's Sir Foote, father," said Vera.

"I don't want to see no Sir Foote, Vera —'e's lame! Watch the chestnut mare! Here she comes again!"

"Handsome is as handsome does, father."

"Nonsense! There's no proverbs in racin'. I wish you wouldn't speak about Sir Foote. 'E can't win!" The excellent condition of this horse was getting on the money-lender's nerves. He was beginning to doubt, and that made him "touchy."

The two men took Vera back to her aunt in the grand stand shortly afterwards, and seeing her thus safely ensconced beside the fair-haired relation, betook themselves to the "ring," where the blatant bawling

"bookies" had shortened Vanity Fair down to favourite at "four to one." A strong demand had set in for Purser, while Beanba, who until within the last quarter of an hour had held the pride of place with the public, was being offered at "five to one." One by one the horses got out on to the course, and the way these crack candidates showed their form in guarded "preliminaries" past the "stands" was an "eye-opener," and a source of admiration as well as anxiety to those who had backed their "fancies" heavily in the classic Doncaster.

Kelso's brown gelding Purser slipped by galloping low, loose and massive hocked, while Vanity Fair, like the fair lady she is, was a "thing of beauty and a joy for ever." Her flanks gleamed gold, and she took her preliminary canter, with her head down,

and her big quarters well under her, as she galloped.

Watching Purser moving, Tom was becoming genuinely sorry that he had not risked his "all" on the gelding. "He's my fancy, Mosenberg, and I'm proud of him," he said.

"There's no telling," answered the moneylender, "until the numbers goes up!"

A big "field" of twenty-two horses lined up at the "barrier," all "fit to run for a man's life." It was to be a "great go" in the eyes of horsey men from four states. The distance was a mile, and among the big list of starters were to be found the fastest "eight-furlong" horses of the continent.

That great silence that presages an historic event at Randwick gradually settled

down upon the 15,000 people present, and now the odd cries of the "bookmakers" met with but little response. The public's money was on, and their "fancies" faced the barrier, waiting to be let away to race out to a clean finish one of the fastest miles seen on Randwick for many a day. Very little delay occurred at the post.

"THEY'RE OFF!" rung out in strident yells from thousands of throats, and the "field" broke away, with Lady Laura making the pace a "cracker" from the jump, with Beanba and T.M.S. close on her tail. Sir Foote was galloping well up, and well in hand. Purser lay nearly last, at the back of the course, for the gelding had got away badly.

"Why, damn it! Purser's last!" Tom cried excitedly.

The next three furlongs brought the "field" together, while the mare Lady Laura, after her great burst, was coming back quickly to Sir Foote. Then it was that the quivering silence was broken, and a booming roar rang from thousands of throats. "SIR FOOTE." The big horse came through like a flash, and the mare Lady Laura faded out, beaten by the "pace."

"SIR FOOTE WINS!"

"'E carn't! 'E carn't do it!"

Then as Purser came up on the outside, the leaders swung into the straight with the roar of thousands echoing over old Randwick, and the shrill shrieks of "five-shilling punters," "Sir Foote! Sir Foote! They'll never catch 'im!" like the scream of a steamboat whistle.

Purser finished very fast, but Sir Foote

was not to be denied, and won comfortably. When the numbers went up and the "books" prepared to pay out on "Sir Foote," a rasping roar, half cheer, half howl, sprang from the throats of the multitude.

Tom Heathcote was trembling with excitement; for the moment he was incapable of speech. Then as he stood a moment staring into the woe-begone face of Mosenberg, a shouting, demented man tore his way through the people in the stand, and running out on to the lawn, threw up his arms. "Hell's curses! I'm ruined!" He fell face downward in a fit. He was carried away, and one burly "bookie" laughed, while his brethren took up the cry for more victims on the next race.

At last Tom found his voice. "Good

God! Mosenberg, I've won over £300."

The money-lender had his hat off, fanning his face, and his nose was like a scraped carrot. "An' I've lost five 'undred! Oh! oh! so w'hellup me passover. Oh! my holy pawn-ticket! She never run nowhere! She never galloped a yard! Oh dear! oh dear, I'm so faint. Five 'undred quids! Think of it! Where's my Vera? I—I—I—I'm that faint, I must have some strong drink. Now I—I—I—can't trust myself to tell Vera. I *can't!* Isn't it narkin' now, isn't it?"

"Never mind," said Tom consolingly. "Here, let me straighten your necktie. Buck up!"

"Buck up? I carn't! That mare though—fancy! loafed the whole journey. Vanity Fair! Oh, dear! All is

vanity. But you are sure you 'saved' a bit over Sir Foote? Oh! well, me boy, three 'undred pounds' not to be sneezed at, but I'm all 'broke up'—I *am!*"

Tom found Vera radiant. She too had won a large sum of money over Sir Foote's performance. He took her away down to the lawn fence, and there he thanked her and asked her to be his wife. He asked so simply, for his heart was full, and she as quietly answered "Yes." Surely this was a strange place to make a proposal of marriage, but to these two young people it was none the less blissful and sincere.

The last race of the day put Mosenberg on his legs again. Fraught with desperation and whiskey, he "plunged" heavily over the High Weight Handicap and landed £600 over the win of a comparative outsider

called Bulli. So when they drove home, through the shouting, scrambling crowd of men and vehicles, Mosenberg was just about as happy as a "skinful" of good whiskey and about a couple of "hundred" to the good could make any sporting man leaving Randwick. He insisted upon Tom Heathcote having dinner with them, and that young man was nothing loth.

What a merry little party they were! The wine was good, the host witty, and Vera as charming and happy a little girl this side of the Garden of Eden. While dawdling over their wine a telegram arrived for Mosenberg. He opened it lazily, but his eyes had hardly glanced at it before he was on his feet, with radiant face. "Vell! So w'hellup me passover! Oh! dear. Oh! dear. I'll leave you for awhile, my children.

Bless you!" and the old man stumped out of the room.

"Dad's a bit merry," said Tom.

Vera blushed. "Yes, but I think it's more good news than anything else." And so it was, for when the money-lender reached his study he read the "wire" again. "John Heathcote died at noon to-day. Has left his nephew £60,000," and then followed the name of the dead squatter's solicitor.

In the drawing-room Tom and Vera stood under the chandelier, and her arms were about his neck. "Then you love me, Tom?"

"Yes! beloved!" Their heads drew closer. "But I am so poor, Vera, your father will want to see you well cared for."

"And don't you care for me?" she asked softly.

"Yes, Vera."

"Then Tom——" She hesitated and then their lips met. They were happy.

"Bless you, my children," said a solemn voice behind them.

Vera broke away from Tom, blushing furiously, and he, turning, met the beaming face of his host. "I'm sure you're very good," Tom stammered. "I've asked Vera to be my wife, Mr. Mosenberg. But I'm really so poor——"

Mosenberg stepped forward, bringing Vera with him. "I'll take you without a *cent!* Ah! me boy, how happy you make a poor old father. Take 'er, me boy, take 'er, and the quicker you're married the more pleased I'll be."

"Oh! father, you are an old darling," cried Vera.

"Old! Old! Bless my soul! I ain't old, I'm in the prime of condition."

"Oh! you dear father."

"Take 'er, Tom! Bless you, my children. Dear! dear! how like her poor dead ma!"

That evening when Tom Heathcote reached his lodgings a telegram was waiting for him, acquainting him of his uncle's death, and of the big fortune left him.

Tom faced the looking-glass again as was his habit, and as he looked at himself and thought, a lump rose in his throat, and for a few moments tears swept across his eyes. Then he spoke and his voice was full of relief. "What a streak of luck!" and those few moments when the tears hovered on his lashes was his way of thanking providence for pulling him through.

A week later Tom and Vera were married, and the money-lender, among numerous other things, gave them a silver-mounted bassinette as a special wedding present!

THE END.

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MAUD MULLER, on a summer's day, raked the meadow sweet with hay.
Beneath her torn hat glowed the wealth of simple beauty and rustic health.
Singing, she wrought, and her merry glee the mock-bird echoed from his tree.
But when she glanced to the far-off town, white from its hill slope looking down,
The sweet song died, and a vague unrest and a nameless longing filled her breast,—
A wish, that she hardly dare to own, for something better than she had known.
The Judge rode slowly down the lane, smoothing his horse's chestnut mane.
He drew his bridle in the shade of the apple-trees to greet the maid,
And asked a draught from the spring that flowed through the meadow across the road.
She stooped where the cool spring bubbled up, and filled for him her small tin cup,
And blushed as she gave it, looking down on her feet so bare, and her tattered gown.
"Thanks!" said the Judge; "a sweeter draught from a fairer hand was never quaffed."
He spoke of the grass and flowers and trees, of the singing birds and the humming bees;
Then talked of the haying, and wondered whether the cloud in the west would bring foul [weather
And Maud forgot her brier-torn gown, and her graceful ankles bare and brown
And listened, while a pleased surprise looked from her long-lashed hazel eyes.
At last, like one who for delay seeks a vain excuse, he rode away.
Maud Muller looked and sighed: "Ah me! That I the Judge's bride might be!
"He would dress me up in silks so fine, and praise and toast me at his wine.
"My father should wear a broadcloth coat; my brother should sail a painted boat.
"I'd dress my mother so grand and gay, and the baby should have a new toy each day.
"And I'd feed the hungry and clothe the poor, and all should bless me who left our door."
The Judge looked back as he climbed the hill, and saw Maud Muller standing still.
"A form more fair, a face more sweet, ne'er hath it been my lot to meet.
"And her modest answer and graceful air show her wise and good as she is fair.
"Would she were mine, and I to-day, like her, a harvester of hay;
"No doubtful balance of rights and wrongs, nor weary lawyers with endless tongues,
"But low of cattle and song of birds, and health and quiet and loving words."
But he thought of his sisters proud and cold, and his mother vain of her rank and gold.
So, closing his heart the Judge rode on and Maud was left in the field alone.
But the lawyers smiled that afternoon, when he hummed in Court an old love tune;
And the young girl mused besides the well till the rain on the unraked clover fell.
He wedded a wife of richest dower, who lived for fashion, as he for power.
Yet oft, in his marble hearth's bright glow, he watched a picture come and go;
And sweet Maud Muller's hazel eyes looked out in their innocent surprise.
Oft, when the wine in his glass was red, he longed for the wayside well instead;
And closed his eyes on his garnished rooms to dream of meadows and clover-blooms.
And the proud man sighed, with a secret pain, "Ah, that I was free again!
"Free as when I rode that day, where the barefoot maiden raked her hay."
She wedded a man unlearned and poor, and many children played round her door.
But care and sorrow, and childbirth pain, left their traces on heart and brain.
And oft, when the summer sun shone hot on the new-mown hay in the meadow lot,
And she heard the little spring brook fall over the road side, through the wall,
In the shade of the apple-tree again she saw a rider draw his rein.
And, gazing down with timid grace, she felt his pleased eyes read her face.
Sometimes her narrow kitchen walls stretched away into stately halls;
The weary wheel to a spinnet turned, the tallow candle an astral burned,
And for him who sat by the chimney lug, dozing and grumbling o'er pipe and mug,
A manly form at her side she saw, and joy was duty and love was law.
Then she took up her burden of life again, saying only, "It might have been."
Alas for maiden, alas for Judge, for rich repiner and household drudge!
God pity them both! and pity us all, who vainly the dreams of youth recall.
For of all sad words of tongue or pen, the saddest are these: "It might have been."
Ah, well! for us all some sweet hope lies deeply buried from human eyes;
And, in the hereafter, angels may roll the stone from its grave away! WHITTIER.

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